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[illegible], Business Manager.

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FIRST EDITION

XLIII. CONGRESS.

FIRST SESSION.

WASHINGTON, D. C., December 17, 1873.

SENATE.

Mr. CRAGIN, from the Committee on Naval Affairs, reported back the House bill increasing the number of seamen to 10,000, and asking that it be passed.

Mr. SHERMAN had no objections to the bill being considered now, but was opposed to its passage, and would resist it. The bill was laid over.

Mr. DAVIS introduced a bill to reimburse West Virginia for losses caused by the Federal troops during the late war. Referred.

Mr. SUMNER introduced a resolution instructing the Committee on Finance to inquire into the expediency of abolishing the office of Commissioner of Internal Revenue and other offices under him, and that internal taxation be collected by stamps; unstamped articles to be liable to seizure and confiscation by any United States Court, the law to be enforced under direction of the Secretary of the Treasury. Passed.

Mr. EDMUNDS moved that the House bill for the repeal of the bankrupt act be read and referred. Messrs. Conkling and Thurman objected to its reference, saying that the matter should be disposed of before the holiday recess.

The morning hour having expired, Mr. FENTON proceeded to address the Senate on the resolution reported by the Committee on Finance last week.

Mr. PRATT offered a resolution, which was agreed to, directing the Committee on Finance to report whether more efficient provisions of law are not required to restrain National banks from changing, increasing, and taking a higher rate of interest than is allowed by law to be taken.

Mr. WINDOM called up the House resolution fixing the time of adjournment for the holidays.

Mr. EDMUNDS opposed the proposition that the Senate should take a recess of *two or three weeks, going off for roast turkey and roast duck at Christmas and rushing through* so important a measure as the naval appropriation bill.

Messrs. THURMAN, Morton, Logan and Sherman opposed any recess, and Mr. Wright favored a recess about March instead of Christmas.

Mr. EDMUNDS moved to indefinitely postpone further consideration, and the yeas and nays being demanded, the motion was agreed to—yeas 37, nays 27.

Mr. EDMUNDS moved to take up the House bill to repeal the bankrupt act and refer it to the Judiciary Committee. After debate, the bill was so referred.

Mr. MORRILL, of Maine, moved that the Senate take up the House bill making a special appropriation of four million dollars for the navy.

Mr. SUMNER, I am against the appropriation of another dollar in any such direction. The facts are not yet sufficiently before the country, but I think it my duty to declare that this expenditure should stop this hour—this minute. I think it an ill-omened expenditure.

Mr. SHERMAN was willing to pay the $4,000,000 now, but wanted that to be the end of expenditures in that direction.

After further debate, the bill was passed by a vote of 46 yeas to 7 nays; Messrs. Bogy, Cooper, Goldthwaite, Hamilton, of Maryland, Kelley, McCreery and Stevenson voting in the negative.

At five o'clock the Senate adjourned.

HOUSE.

Mr. WILSON, of Indiana explained that his remarks yesterday in reference to Jay Cooke & Co., did not mean that any member of the House had introduced a bill for the repeal of the bankruptcy law as the attorney of Jay Cooke & Co., only that the lawyers of that firm had procured the bill to be introduced.

Mr. WILSON, of Indiana, from the Judiciary Committee, reported a resolution authorizing that committee to send for persons and papers in inquiry as to the official conduct of Judge Busteed of Alabama, also a resolution instructing the same committee to inquire and report whether Judge Durell, of Louisiana, should be impeached for high crimes and misdemeanors, with powers to send for persons and papers. Adopted.

Mr. DUELL offered a resolution instructing the Committee on Expenditures on Public Buildings to inquire: first, as to the condition and management by Government officials of the moneys heretofore appropriated for public buildings; second, whether such moneys have been disbursed in conformity with the appropriation laws; third, what retrenchments can be made in the expenditures of the money so appropriated, without detriment to the public service, with power to send for persons and papers. Adopted.

A resolution was offered instructing the Commissioners on Foreign Affairs to inquire into the expediency of revising and re-adjusting the compensation of consular offices. Adopted.

Mr. STEPHENS presented a memorial of a Cuban meeting in New York a few days ago. Referred.

Mr. DAWES reported back the Senate amendments to the bill for the redemption of the loan of 1858.

The amendments were concurred in and the bill now goes to the President for signature.

Mr. BUTLER, of Massachusetts, claimed the right to report back the supplementary civil rights bill, but the Speaker informed him that the salary bill had precedence, and that everything done so far was by unanimous consent.

Mr. HALE of Maine, declined to give way any further.

Mr. BUTLER thought that after Mr. Hale's yieldin for whisky he ought to yield for civil righ. [Laughter.]

The House then resumed consideration of ne salary bill.

Mr. KASSON moved to reconsider the vote f last evening adopting the amendment naking a reduction of members' salaries commence with the beginning of this Congress, nd also moved to lay the motion to reconsider n the table. Agreed to—yeas 167, nays 94.

Mr. HALE, of New York, moved to strike ut that portion referring to the President, and aid that he would move a similar amendment n regard to Cabinet officers and employees of ongress. They should look not only to the uestion of the value of the President's time or four years, but to the effect on his future fe, if, having held that office, an ex-President as in substance debarred from the ordinary ursuits and vocations of life, professional, ommercial, public or otherwise. He id not believe a President ought to be left t the expiration of his term of office to be impoverished by his position, as was the case ith Thomas Jefferson.

Mr. CLYMER said if he had his own way e would repeal the whole law of March 3d, 873, as far as the Constitution permits. He ould make the pending bill applicable to the resent Executive, and would reduce his alary to the original figure. He avored the provision maintaining the salary f the Judges of the Supreme Court, but ad his doubts about the salary of members of e cabinet and employees of Congress. He ad heard much as to the popular clamor; he ad heard it denounced, scouted and defied. e would tell the House what the public amor was. It was the first evidence of that oming storm of public wrath which was rising all around and about Congress. Whoever tempted to withstand it, or overome it, would be overwhelmed and ndone by it. Yesterday the great old ommonwealth of Pennsylvania had rendered npossible, forever hereafter, those frauds and orruptions in legislation which had heretore cursed her and outraged her. That was hat public opinion had done for her, and at was what it would do for others when ey bowed to it. When they submitted to it stly, fairly, honestly, as they must, they ould rejoice in it and thank those who had eeded it.

Mr. TREMAINE moved to amend Mr. ale's amendment by excluding from the fect of the bill the Vice President, Secretary State, Secretary of the Treasury, Secretary War, Secretary of the Navy, Secretary of the terior, Attorney General, Postmaster Genal and Speaker of the House of Representaves.

Mr. LOWE was in favor of the reinstatent of the old law.

Mr. DAWES said—I feel at liberty to say, at nothing could be so unfortunate as for , in this condition of affairs, insist upon putting these ficers in the position of clutching at increased laries with one hand, and gathering in new xes with the other. I take the liberty to y, in behalf of all these men, that they are heart and in spirit co-operating with us in e desire to cut down every unnecessary and travagant expenditures, whether it be in laries or in anything else.

Mr. TREMAINE, to Mr. Dawes—Have you e authority of any member of the Cabinet r saying that he is opposed to an increase as the present and future?

Mr. DAWES—I have the authority of the aracter of all these men for saying that they ll not stand up before this country and inst upon it that we will go to increasing the rdens of the people in order to meet this inease of their own salaries, while we cut down r own and all others.

Mr. WOOD—Will the gentleman from Maschusetts permit me to ask whether the Presint has drawn his increased salary.

Mr. DAWES—Oh, I know nothing about ch things. [Sarcastic laughter on the Demratic side.]

Mr. STORM defended the increase of salary t as just, right and fair.

Mr. TREMAINE, at the request of Mr. aine, modified his amendment so as to nit the Speaker from the scope of it. The nendment was then rejected—yeas 79, nays 3. Mr. Butler, of Massachusetts, on his me being called, said that, under the inructions of his State, he voted aye.

The question then recurred on Mr. Hale's nendment in reference to the President's lary, and it was rejected—ayes 70, nays 186.

Mr. POLAND offered an amendment reiring members of the present Congress who ceived back pay as members of the last Conss, to refund it by monthly reductions, and recting the Treasurer to communicate the ssage of this bill to ex-members of the last ngress and to cover into the Treasury the oney that should be returned.

Mr. BECK asked Mr. Poland whether Conss had any power to take from ex-members e money drawn by them as back pay.

Mr. POLAND replied that his amendment d not propose to do so.

Mr. BECK—Then if they have as much ht to retain it as the President has to retain his, why undertake to insult them behind their backs, and not dare to put the same proposition to the President.

Mr. POLAND went on to speak to his amendment.

Mr. HALE, of Maine, asked Mr. Poland whether Congress had the right to pass an act which should affect certain members of Congress, leaving their salaries at one rate, and the salaries of other members of the same Congress at another rate.

Mr. POLAND replied that he proposed to make all salaries of members at the same rate.

Mr. HALE—Why do you deduct from some and not from others?

Mr. POLAND—In point of fact we make the salaries equal, but we have the right to make them unequal if we choose. This is not a mere *brutum fulmen*; it is a pretty efficient legal remedy against the men. If there is any of them who looks to any political force, he will heed the requisition of the Treasurer of the United States. That money would burn in his pocket.

Mr. BECK—Does the gentlemen from Vermont think that the President's money will burn in his pocket?

Mr. POLAND—That question is hardly germain to the amendment. [Laughter.]

Mr. HALMAN moved, as a substitute for Mr. Poland's amendment, one applying only to members of the present Congress who were also members of the last Congress, omitting everything as to ex-members.

Mr. POLAND accepted Mr. Halman's amendment as a substitute for his own.

Mr. KASSON made the point of order that the amendment was unconstitutional.

The SPEAKER said that he did not sit as a judicial officer to decide on the constitutionality of questions. If he ruled out everything that he considered unconstitutional, his duties would be very much enlarged. The question was taken on Mr. Holman's amendment, and it was agreed to—yeas 156, nays 101.

Mr. MAYNARD offered an amendment to except from the proposed reduction employees of Congress, and spoke in support of that proposition. The amendment was rejected without the yeas and nays.

Mr. BUTLER, of Massachusetts, moved to amend by adding a proviso requesting all members who had also been members of the *preceding Congress, and in which they had received back pay, to return the same to the treasury.* He appealed to the House to come up to the matter squarely and like men, and support the substitute which would be offered for the whole bill by the gentleman from Illinois, Mr. Hurlbut, fixing the salary at $6,000, to take effect from the passage of the act. [Cries of "Good!" "Good!" "That is right!"]

The question was taken *viva voce* on Mr. BUTLER'S amendment, and it was carried 113 to 70.

Mr. HURLBUT then offered the following as a substitute for the whole bill: "That from and after the passage of this act the compensation of Senators, Representatives and Delegates shall be at the rate of $6,000 per annum, payable monthly, and in addition thereto, the actual individual expenses of each Senator, Representative and Delegate in going to and returning from the seat of government once in each session, to be certified in writing by each. Section 2—That the compensation of the Speaker of the House of Representatives shall be at the rate of $2,000 in addition to his pay as Representative, amounting in all to $8,000, and that of Vice President shall be the same amount, with the same allowance for traveling expenses as hereinbefore provided. Section 3—That all laws and parts of laws, inconsistent with the provisions of this act are hereby repealed. Section 4—That the Secretary of the Treasury is required to cover into the treasury all sums that may remain undrawn, or which have been received as increased compensation under the provisions of said act, approved March 3d, 1873, and shall have or may come into his possession by the return thereof."

Mr. BECK spoke on the general subject, and defended his action in voting for the increase last session, on the ground that the alternative would have been an extra session, and that that would have been of incalculable mischief to the country, involving the postal telegraph scheme, the postal savings bank scheme, and other propositions.

Mr. HURLBUT moved the previous question on his substitute.

Mr. DAWES endeavored to get in a proposition to substitute the bill as reported by the Committee under the Orth instructions, but Mr. Butler and others objected and demanded that the previous question should be put. On Mr. Hurlbut's substitute being again read it appeared that it had been changed after it was first offered, by fixing the salary of the Speaker and Vice President at $9,000 and $8,000. Mr. Dawes called attention to it and claimed that he had the right to debate the proposition in its present form. The Speaker ruled that the point was well taken.

Mr. DAWES animadverted on the impropriety of changing without the knowledge of the House, a proposition that was pending before it.

The SPEAKER said he would be obliged if the gentleman from Ilinois, Mr. Hurlbut, would leave the substitute in its original shape, even though that reduced his salary. He asked that as a special favor. The language of the gentleman from Massachusetts, Mr. Dawes, had left the possible inference to be drawn that some outside person had altered the amendment, and that the Speaker might have been privy to it. His language had been susceptible of that construction. The Chair therefore begged, as a special favor, that the amendment should be put as it was originally offered, and said he would regard any gentleman who would object as having malice towards him.

Mr. DAWES disclaimed, in the most earnest manner, having intended to create any such impression. He was aware that the Speaker had not had anything to do with it, for he had seen how it was done and by what counsel it had been done.

Mr. BUTLER, of Massachusetts, explained that he had suggested to Mr. Hurlburt to make the alteration, and claimed that it had always been the practice to allow the mover of a proposition to change it before a vote was taken, and that was the counsel and that the advice under which the gentleman from Illinois had acted.

Mr. DAWES (sarcastically)—So I supposed.

Mr. BUTLER (in the same tone)—I thought you would suppose it, because it was right, and you certainly did not have anything to do with it yourself.

The SPEAKER directed the Clerk to report the substitute in its original shape, and submitted it to the House in that shape. The House seconded, 141 to 48, the previous question on Mr. Hurlburt's substitute, and the main question was ordered—yeas 167, nays 105. The question was taken on substituting Mr. Hurlburt's proposition for the pending bill and all amendments thereto, and it was, amid much excitement and after several changes from no to aye, agreed to—yeas 138, nays 130. A motion to reconsider was made and laid on the table, the yeas and nays having been refused on the latter motion.

Mr. ROBERTS moved to adjourn. [Cries of "no, no," and much confusion and excitement.]

Mr. HALE, of Maine, rose to close the debate, but was met with cries of "Vote, vote."

Mr. CESSNA made the point of order that Mr. Hale had waived his right. The Speaker overruled the point.

Mr. RANDALL raised the point of order that the bill, as reported by Mr. Hale, had been voted down and another proposition substituted, and that therefore he had lost his right. The Speaker overruled Mr. Randall's point, and asked Mr. Hale, in view of the palpable impatience of the House, whether he insisted on his right to speak.

Mr. HALE said that he did, and proceeded, amid much noise and confusion, to state to the House why he considered that the substitute was no proper response to the demand of the country for the substantial repeal of the law of the last Congress. He characterized it as an evasion of the public voice, and stated that if this bill went to the wall, a proposition involving a clean, straightforward, substantial repeal would be introduced on the first Monday the House would be in session, and he believed that it would pass the House and satisfy an indignant country.

Mr. DAWES, amid increased confusion and with more than usual earnestness of manner, objected to the substitute.

Mr. GARFIELD argued in favor of taking the substitute as the only practical method of reaching a conclusion on the matter before the holidays.

Mr. HAWLEY, of Connecticut; Burns, Cox and Kasson, spoke against the substitute.

In reply to various questions, the Speaker stated that if the House refused to order the bill to a third reading, the bill would fail, but that if it was ordered to a third reading, the previous question would then be exhausted, and a motion might be interposed to recommit the bill, with instructions to report back forthwith another bill.

The House then proceeded to vote on ordering the bill to be engrossed and read a third time, and it was so ordered—159 yeas, 105 nays.

Mr. HURLBURT then got control of the measure, and yielded the floor to Mr. Butler, of Massachusetts, who proceeded to give his views on the matter. He had supported the substitute offered by his friend from Illinois, Mr. Hurlburt, because he looked upon it as a compromise. He spoke of the howl of the newspapers as having been provoked because their dirty sheets were not allowed to get through the mails free. It was on that account that Congress had been pursued with forty jackass mud power. The trouble had arisen from the fact that members did not stand together; but let the men up there (pointing to the reporters' gallery), who lived by the bounty of Congress, write diatribes against them and blacken them all over, until the whole world was made to believe that members of Congress are worse than other men, instead of being, as they were, the chosen of the nation and better as a class than men in any other profession—clergymen, lawyers or doctors; for when a clergyman got into Congress, he was not specially conspicuous for virtue, any more than the rest of them were. (Laughter.) He argued that the salary fixed by the act of the 3d of March, 1873, was not too high.

Mr. BUTLER spoke in the midst of great confusion and surrounded by members from all sides of the House, applauding and encouraging him and laughing at his good points. It was utterly impossible to get more than a very slight idea of his speech. At its close, the previous question was demanded by Mr. Hurlburt and seconded.

The question was then taken by yeas and nays on ordering the main question. After notice by the Speaker that this was the point where, if the previous question was not ordered, a motion to recommit the bill would be in order, the main question was ordered—yeas 131, nays 130. The question was then on the passage of the bill. The yeas and nays were demanded, but refused, and the bill was passed on a division—122 to 74.

A motion to reconsider was made and laid on the table; and then at nine o'clock the House adjourned.

EUROPE.

BY THE ATLANTIC CABLE.

Spain.

PLAN TO STAMP OUT THE CUBAN INSURRECTION.

MADRID, December 17.—A council of war has been appointed to examine a plan of campaign submitted by Brigadier General Danato for the complete crushing of the Cuban insurrection.

Italy.

TWO NEW CARDINALS CREATED.

ROME, December 17.—The Papal Nuncio at Paris has been notified that the Archbishops of Paris, Cambray and Valencia have been elevated to the College of Cardinals.

European Markets.

LONDON, December 17.—The rate for money at the Stock Exchange on government securities 4 per cent. Consols for money 91¾@91⅞; account 92; 5-20s of '65, 94⅜; do '67, 95⅜; 10-40s, 92⅜; new 5s, 91⅜; New York Central 78⅜; Erie 36⅞; Erie preferred 59. Turpentine 31s.

PARIS, December 17.—Rentes 58 francs 15 centimes.

LIVERPOOL, December 17.—Cotton steady; middling upland 8¾d; Orleans 8¾d; sales 12,000 bales; American 7,700 bales; speculation and export 2,000 bales. Breadstuffs quiet and unchanged. Refined petroleum 13s13½d. Spirits 12s.

ANTWERP, December 17.—Refined petroleum 32 francs.

SURRENDER OF THE VIRGINIUS.

Full Particulars of the Ceremony of Transfer—The Vessel in a Filthy and Leaky Condition—She is Towed out of Bahia Honda Harbor by the Dispatch.

NEW YORK, December 17.—A correspondent of the *Tribune* who was present at the surrender of the Virginius, telegraphs from Key West that the surrender took place at Bahia Honda yesterday morning. The fast steam yacht Dispatch was selected to receive the Virginius, and Captain Whiting, of the Worcester, was designated to command her. He was accompanied by Lieut. Adolph Moriox, Master Geo. A. Calhoun and Assistant Engineer N. H. Ladiu. The crew consisted of thirty-nine men from the Pawnee. The Dispatch sailed from Key West Sunday, and reached Bahia Honda about noon of Monday. The correspondent says: "As soon as the Dispatch was sighted from shore, the Spanish flag, bearing the crown, notwithstanding the Republican edict abolishing that monarchial emblem, was flung to the breeze. We discovered a black side-wheel steamship, with two smokestacks, lying about a mile beyond the fort, and in perfectly smooth water. No other craft, except two or three coasting schooners were then visible, and it was not until we were about to come to anchor that we discovered a Spanish sloop-of-war lying close under shore, about two miles and a half away. The Dispatch proceeded slowly and steadily along, and anchored about 400 yards from the Virginius. Almost immediately afterward, a boat from the Spanish frigate came alongside the Virginius, and at a quarter of two o'clock, the stars and stripes were raised by Spanish hands and again floated over the vessel which carried Ryan, Verona, Fry and their unfortunate comrades to their death. The boat was then pulled away, and at the same moment we saw, by the aid of glasses, another boat let down from the Spanish vessel, which proved to be the captain's gig. It brought to the Dispatch a handsome young naval officer in full uniform. He was courteously met at the gangway by Captain Rodgers. He introduced himself as Senor De la Camara, commanding the sloop-of-war Favorita. He was invited into the cabin, but being informed by Captain Rodgers that Captain Whiting was to receive the surrender, he stepped briskly towards the latter, and Spaniard and American lifted caps in courteous salute. Commander De la Camara remarked that he had received a copy of the protocol requiring the surrender of the Virginius, and was prepared to execute it, either on that or the following day. Captain Whiting replied that he was instructed to receive the vessel on Tuesday, but the hour would be left to the convenience of the Spanish commander. It was then agreed that the ceremony should take place at nine o'clock Tuesday morning. Salutes were again exchanged, and Senor De la Camara left the ship, the interview not having consumed more than five minutes. In the afternoon, Captain Whiting and Lieut. Moriox returned the call, and were received with proper courtesies. On Tuesday morning, punctually as the bells on the Dispatch struck for nine o'clock, and before the echo had died away, the American flag flew to the flag-staff of the Virginius, and at the same moment a boat containing Captain Whiting, and Lieutenant Moriox, put away from the Dispatch. As they ascended the accommodation ladder of the Virginius, a single man on deck, who proved to be Senor De la Camara, advanced and made a salute. The officers then read their respective instructions, and Capt. De la Camara remarked that in obedience to the requirement of his government, he had the honor to turn over the steamer Virginius to the American authorities. Capt. Whiting accepted, and, ascertaining that a receipt would be acceptable, gave one. A word or two more, civilly spoken, and the Spaniard stepped over the side, signalled to his oarsmen and in ten minutes was again upon the deck of his own vessel, having discharged with becoming dignity the unpleasant duty imposed upon him by his government. The Virginius was in a most filthy condition. She was leaking considerably and the Spanish Captain stated that he had kept the pumps going continually since her arrival, in order to keep the water down. Barring the filthy condition of the vessel, she was much better than was expected. The Virginius steamed about 200 yards, all going well, when her engines suddenly refused to do duty, and it became necessary for the Dispatch to take her in tow. The two vessels went out of the harbor briskly, the Spanish flag being displayed by the fort as they went by."

When the steamers reached Tortugas they found the United States sloop-of-war Ossipee and a coal schooner awaiting their arrival. When supplied with provisions and coal, the Virginius will probably be sent to a northern port. She will not enter the harbor at Key West at all, express orders to that effect having been received from Washington.

LATER ELECTION RETURNS.

Clinton County.

Special Dispatch to the Commercial.

LOCK HAVEN, December 17, 1873.

The majority for the new Constitution in this city is about eight hundred, and in Clinton county, two thousand.

Greene County.

Special Dispatch to the Commercial.

WAYNESBURG, December 17, 1873.

Returns from the county are not full, but the majority against the Constitution will be about one thousand.

CRIMES.

Attempted Burglary at Washington, Pa.

Special Dispatch to the Commercial.

WASHINGTON, PA., December 17, 1873.

An attempt was made to burglarize the jewelry store of Alexander McKinley about three o'clock this morning. A hole was cut through the front door, but, the door being lined with iron, the burglars were compelled to abandon their plans. They then gained an entrance into the dwelling house, but were frightened away before reaching the store by some members of the family.

CONTESTED ELECTION.

The Aldermanship in the Third Ward, Allegheny—Alleged Fraud.

In the Court of Common Pleas, yesterday, Thomas Ray, H. K. Tyler and eight or ten other citizens of the Third ward, Allegheny, through their counsel, F. M. Magee, Esq., filed a petition setting forth that at the election for ward officers, on the second Tuesday of December, instant, Peter Bolster was returned as having received 777 votes for alderman, H. K. Tyler 307 votes, and P. F. McNally 33 votes, which is charged as a false and fraudulent return. It is alleged that Bolster received not more than 233 legal votes, and that Tyler received at least 375 legal votes, if not more, being a majority of the legal votes cast. The following grounds for contest are specified:

1. That the return is false in that it includes at least 550 votes of persons whose names do not appear on the assessment and registry lists.
2. That the election officers received the above named illegal votes, and counted them for Peter Bolster.
3. That the petitioners expect to prove that more than five hundred illegal votes were received for said office for Peter Bolster, through the instrumentality of the election officers of the second precinct of said ward.
4. Neglect of duties of the inspectors, in not preventing fraudulent voting, and in allowing the ballot-box to be stuffed.

The Court, upon consideration of the petition, awarded a citation commanding Peter Bolster to appear and answer said complaint, returnable on Saturday, December 27th, instant.

THE Episcopal Classical Academy closes to-morrow for the holidays, to reopen the first Monday in January.

Every Family Should Try

Marvin & Co.'s Ginger Fruit Cake—the newest and finest thing out in the cake line. Hundreds have tried this cake, and all join in pronouncing it excellent. The demand for it is rapidly increasing. Call at 91 and 93 Liberty street. The large establishment is now running to its full capacity, and turning out immense supplies of Superior crackers, and small cakes, of every variety.

SECOND EDITION.

WASHINGTON.

The Senate Refuses to Take a Holiday Recess.

House Bankrupt Bill Unpopular in the Senate.

The National Patent Congress.

ITS SESSION IN JANUARY.

ORGANIZATION OF LOCAL ASSOCIATIONS.

The Financial Question in Congress.

Present Embarrassment Caused by Reckless Legislation.

Receipts Fall Off and Disbursements Increase.

A Temporary Loan the Remedy Proposed.

The House Pass a Salary Bill.

Exciting Debate, Personal Recriminations, &c., &c.

Special Dispatch to the Commercial.

WASHINGTON, D. C., December 17, 1873.

The Christmas Holidays.

The Senate, to-day, disposed of the House resolution for a holiday recess, in a most unexpected manner. It has been customary to take about two weeks at Christmas, for the enjoyment of that season. Senator Morton, however, reminded the Senate that circumstances and the general condition of the Government required prompt action; that it was not time to talk about a recess, and that the majority would be held responsible.

The result was that but nine Republicans and all the Democrats, except Thurman, voted for a recess. Thurman is looking for a re-election.

The Bankrupt Act.

There is considerable opposition in the Senate to the House bill repealing the bankrupt act, but a modified form, relieving debtors from the injustice of the present law, is favorably received. The Senate committee will report a new bill, which must then have the sanction of the House. There will be no recess, in the opinion of many, till the bankrupt question is disposed of.

Local and National Patent Associations.

At the International Patent Congress, held in Vienna last August, an executive committee was appointed, composed of one delegate from each of the countries represented, and it was arranged that measures should be taken to organize patent associations under the administration of a central head in each country. Mr. Thacher, since his return, has been in correspondence with leading inventors, and the universal opinion has been favorable to the proposed organization of the patent interest in the United States. Information has been received here of the forming of an association in Boston composed of New England inventors, patentees and owners of patents. The National Patent Congress will meet here on January 15th, and the correspondence on the subject promises that it will be largely attended from all parts of the country.

The Financial Situation

of the Government has become a matter of grave consideration in the minds of Senators and Representatives. Increased taxation is not by any means palatable to Congress, particularly when they review the extravagances of the last session and discover that the present embarrassment is, in a great measure, due to their own legislation. The creation of new offices, ordering of expensive investigations, appointment of perigrinating committees, the purchases of sites and the erection of public buildings, and many other expenditures which might have been reduced, it is now realized, has imposed extraordinary drains on the Treasury. The injudicious purchase of bonds by the Secretary of the Treasury, it is also declared, has depleted the Treasury of cash, and has resulted, naturally, in embarrassment. The Committee on Ways and Means, with the rigid retrenchment resolved on by the Committee on Appropriations, has great hopes of weathering the storm by resorting to a temporary loan. In face of Secretary Richardson's letter comes Mr. Sumner's proposition to abolish the internal revenue machinery, and resort to a more economical mode of collecting internal taxes. Senator Sherman to-day said that the administration could expect no more appropriations unless it gave satisfactory assurances of a rigid economy in all its expenditures, which was not indicted by the estimates. The Finance Committee declare that the condition of the finances of the Government cannot be excused on the ground of stagnation in business, for though there is a falling off of receipts, the disbursements seem to be on the increase. The difference between the estimated receipts and expenditures, under Boutwell and Richardson, show an excess of thirty-three millions in the first instance, and a deficit of twenty millions in the second. The letter says that it may be more. Mr. Boutwell will have an opportunity to explain.

Opposition to Mr. Williams

is still on the increase. To-day an Oregon delegation appeared before the Judiciary Committee and did not give a very flattering opinion of the Judge.

The Salary Bill.

The fixing of the salaries of members of Congress at six thousand dollars was carried after a session of seven hours. Ben Butler took an opportunity to overhaul a number of members. He brought down the House on Hale, when he alluded to him as having inherited and married wealth. There is every probability that the Senate will pass the bill in its present form.

WASHINGTON, D. C., December 17, 1873.

THE HOWARD INVESTIGATION.

General Howard appeared before the House Committee on Military Affairs to-day. He said he courted the fullest investigation, and waived any advantage that might accrue to him by the statute of limitation, or otherwise, in order that he might be tried by court-martial. He thought he would be fully able to prove that he was not officially or morally responsible for any shortcomings by reason of his administration of the affairs of the Freedmen's Bureau. General Vincent was also present, but as the charges against General Howard are not yet printed, his examination was postponed until to-morrow.

NOMINATION OF POSTMASTERS.

The President has nominated Henry Kessler for postmaster at Cincinnati; A. C. West, at Milwaukee; and H. W. Haselock, at Nashville.

INCREASE OF NAVAL FORCE.

The Senate Committee on Naval Affairs this morning agreed to report without amendment the bill recently passed by the House to increase the enlisted force of the navy to 10,000 men.

UNION LEAGUE OF AMERICA.

The National Council of the Union League of America was held here to-day. Hon. J. G. Negley was re-elected President. Important business of a private character was transacted. Resolutions were adopted, calling upon Congress to pass the civil rights bill, and accord belligerent rights to the Cuban insurgents.

FORT WAYNE.

First Trial of Street Lamps of Naptha—Festival in aid of the Poor—Episode in the Life of Julia Bowers.

Special Dispatch to the Commercial.

FORT WAYNE, December 17, 1873.

To-night commences the trial of naptha lamps, instead of gas. Seventy-five are taken at the start. The citizens will now judge between the two. As naptha is much cheaper, unless it proves very inferior, it will be adopted.

The Young Men's Christian Association commences its first festival to-night for the relief of the poor. Donations have been very heavy.

Julia Bowers, *alias* Kegg and many other appellations, got into the good graces of a good old lady by joining the old lady's church, and worked her way into her family. This morning the fair Julia started out with all the mony she could get about the house, and all the valuable clothing. She was arrested while leaving the city, brought back and jailed.

Tornado in California.

SAN FRANCISCO, December 16.—A tornado passed over Milton, Calaveras county, this State, this afternoon, which nearly destroyed the entire town. Several buildings were blown clear from the foundations, and others blown down. Several persons were badly hurt but no lives were lost.

The Pottsville *Standard* says: Solomon Good, one of the oldest and most successful founders in the State, lately employed at Stanhope Furnace, died on Friday evening of congestion of the brain. He had been suffering with the disease forty hours at the time of his death.

THE CITY'S CLAIM

Arbitrator's Legal Examination.

Proof of the Nation Trust Company's Indebtedness.

False Entries Made by Grier.

An Inside View of the Bank Affairs.

Testimony of the Book Keeper, Ex-Secretary Ross, Mr. Henry M. Long, Jacob Dickson and Others.

The Board of Arbitration appointed, with the consent of the city councils and the stockholders of the Nation Trust Co., to examine and determine the amount of the indebtedness of the bank to the city, has entered upon its work. The Board consists of Messrs. James Veech, William Holmes and Thomas M. Howe. The city is represented by Thomas S. Bigelow, Esq., City Attorney, and David Watson and H. B. Swoope, Esqs., while Messrs. Acheson, Brown and Geyer represent the bank.

The case was opened in behalf of the city by Mr. Bigelow, and the following testimony was elicited:

THE BANK BOOK-KEEPER TESTIFIES.

E. Seidle, sworn—Was book keeper in the Nation Trust Company; was in that capacity for about two years; I kept the individual ledger and general books; the individual ledger shows an account with John Ross, Secretary; the account was kept by me; there are fifteen items of deposit; made these items from the scratcher first and then from the slips; the scratcher is a book of original entries; this book is the scratcher (book shown witness.) [Books shown and account of John Ross, Secretary, examined.] The deposits were, in the aggregate, $320,656 66. A tab dated November 11, 1873, for $2,500 was for John Ross individually, and is in Grier's handwriting. (Checks deposited by Ross, Secretary, were shown witness who compared the account in the ledger, except checks of George B. Hill, D. Risher, Fort Pitt Banking Company, and H. D. Logan, which checks are to be hereafter produced.) These checks were deposited in the Nation Trust Company; the indorsements of the Nation Trust Company on each of them are correct; all tabs showing the deposits are correct; (tabs shown witness); Mr. Grier acted as teller; eleven of these tabs are in the handwriting of Grier, two in that of A. S. Dickson, one in Blair's, and one in that of Ross for $5,044 72, on May 17th; this is the account of the Corn Exchange Bank, Philadelphia; (general ledger shown); the Nation Trust Company kept their account with this bank; (tabs compared by witness); the Nation Trust Company received credit for these items; we received an account current from the Corn Exchange Bank; (the $5,044 72 check of H. B. Logan, dated May 17, 1873, shown witness and identified).

CROSS-EXAMINED.

(Tabs and pass book in evidence); this is Mr. Grier's handwriting; I never saw the tab until to-day; know nothing more about it than what I see; two items in the scratcher are "John Ross in account," in one book, and there is but one as "John Ross, Secretary;" I know no reason why these entries should be so except that in the tab they were so put; they are in Grier's handwriting; the credits were posted to account of John Ross, Secretary, because that was the only account, and Grier told me it was the same account; Secretary was put there when the account was opened ("John Ross, Secretary);" I first saw John Ross at our bank some time in May; he did not deposit there before, that I know of; don't know who brought deposits; the debits in his account amount to $97,000; there were changes made for which there are no checks to show; there are no vouchers for the entries that were erased; I put them down in ink by direction of Mr. Grier; in the last of June a committee of the bank officers made an examination; the entries had been made before; after that he (Grier) directed me to erase them; after July and just before Grier left, he directed me to make other false entries; I did so; after this committee got through he told me to erase them; the figures given to the committee were that the bank owed Ross $650 56; I think this was the last committee.

Re-direct—There were no vouchers or checks for these erased matters in Ross' account; suppose it was done to cover some over drafts; I believe these books show the correct balances; Grier did not tell me why he wanted false entries made; there were no false entries made on the deposit side of Ross' account: there were no original entries of these false charges or debits; I made these entries by direction of Grier from a memorandum given me by him.

MR. ROSS EXAMINED.

John Ross sworn—Was Secretary of the Water Commission; as said Secretary, on the 11th of May, 1872, the Board of Water Commission authorized me to advertise the sale of bonds, and afterwards on June 4th, 1872; the minutes show this (copy of minutes read by witness) as follows: "June 4th, 1872. On motion of Mr. Burgwin and Mr. Watson, the Secretary was directed to notify the City Controller to issue no water extension bonds, nor deliver to any person except the Secretary of this Board, and further, to issue no certificate on application, except on resolution of this Board."

As Secretary of said Commission, I received every dollar of bonds sold. I opened an account as Secretary at the Nation Trust Company; all moneys except the $2,500 and the protested check deposited by me were for proceeds of the bonds. (Book shown witness.) This is the pass book used. It is the second one. The first one was with me as Secretary. The bank sent me this one as "John Ross;" don't know why. There were two entries in the first book at the time the name was changed. This book shows correctly the deposits made by me, I think.

THE CHECKS DEPOSITED.

The checks deposited were as follows:

May 8—G. B. Hill & Co. to me as Secretary and so indorsed	$20,000 00
May 8—Townsend, W. & Co., to me as Secretary and so indorsed	49,835 62
May 12—Townsend, W. & Co., to Carroll and by him indorsed	49,854 79
May 12—H. B. Logan to me as Secretary and by him indorsed	5,044 72
May 19—Townsend, W. & Co., to Carroll, President, and by him indorsed	49,941 10
May 23—George B. Hill & Co., to me as Secretary or bearer	10,000 00
May 24—Townsend, W. & Co., to Carroll and by him indorsed	4,998 93
May 24—Cash	1 10
May 31—Townsend, W. & Co., to order Carroll and by him indorsed	15,012 96
May 31—Townsend, W. & Co., to order Carroll and by him indorsed	7,507 86
June 4—Townsend, W. & Co., to order Carroll and by him indorsed	34,004 27
June 5—Townsend, W. & Co., to order Carroll and by him indorsed	9,720 20
June 10—Townsend, W. & Co., to order Carroll and by him indorsed	501 33
June 20—Townsend, W. & Co., to order Carroll, President, and by him indorsed	10,662 73
September 4—Check of National Trust Co. returned	15,000 00
September 4—Cash	8,000 00

THAT DISHONERED CHECK.

The item Sept. 24, deposit $23,000, was in part a check of $15,000; I drew a check and got the cashier's check for $15,000, which I deposited in the city treasury; this check was refused, and I got it and deposited it in the bank; it was part of the $23,000 deposit. (Two checks shown witness.) The bank still holds my check for $15,000; the credits to my bank book show all the checks that I drawed; with the check of the cashier I deposited also $8,000, the Thirty-third street bonds, or proceeds thereof, making the $23,000.

Relative to the $2,500 ticket, the cashier came to me and told me that a check was protested for $5,000, and that John MacConnell had it for collection and would put them in bankruptcy; he, John MacConnell would not take less than one-half; I, by request of Grier, gave him $2,500 and got his tab; I paid MacConnell $2 500 in cash, and that entitled me to the credit for which I got this slip; the check to Thos. MacConnell for $2,500 was drawn against the proceeds of the note for $3,000, and was not in my account as Secretary; got the note discounted, and the proceeds were $2,938; I made a memorandum; I am charged against city money with $2,500, which I drew against the proceeds of the note; have no credit for the proceeds of the note.

The receipt for the money paid John MacConnell should be in the hands of the bank as I gave it to them. The $500 check of October 28th was also against the note or proceeds; all these moneys due that bank belongs to the city of Pittsburgh; I have no interest in it; five checks were drawn against the note; I have no knowledge of the erasures in the bank book, and never knew of it until I saw the book lately; Mr. Grier, cashier, agreed to pay seven per cent. interest on daily balances, because that was the interest the bonds were drawing.

THE INTEREST ARRANGEMENT.

It was before deposits were made that he agreed to pay the seven per cent.; was soon before the deposits were made, he was in my office in City Hall; he came to see me about the deposits; I had met him before and talked to him about bonds; this was on the street; don't know when; he spoke to me; he asked me for the deposits of proceeds of bonds; don't know how he knew I had bonds; I did not consult the Water Commission, nor ask for authority to deposit there; had no authority from any of them; it was not my business to know that the money must be deposited in the City Treasury; the city was to get the interest; Grier never paid me money, nor gave me securities; I received things of value of him; it was this watch chain; it was the last of October when I deposited there as Secretary of the Water Commission; Grier knew it was the city money. At the time the bank book was changed in the name I asked for no explanation and got none; had the first book but a short time; when I sent the bank book up with the deposit the change was made; I noticed the fact of the change; the last deposit was, I think, the only one that I made personally; Mr. Henry Long made all the others; he had nothing to do with the Water Commission; Mr. Long was agent of Smith & Co.; they had a contract with the city; Long was in my office most every day; he would take deposits up for me; I never spoke to any of the directors of the bank about these deposits at the time; my dealings were with Grier; had no book with me when I got the tab for $2,500; this $2,500 was not city money; I got $2,500 per year; I have a family and keep house; was Secretary since April, 1872; my bond was $25,000; it was the understanding at the time that the city was to get the interest; was never to get anything from Grier, never did; my motive was to give the Nation Trust Company the benefit of the change; I had no other motive; no person outside of the bank asked me to make these deposits; it was at the commencement that the bank book was in my name as Secretary; don't know whether the book or tab was shown Mr. Acheson in Mr. Swoope's office or not; Mr. Swoope had it; the entries in this bank book were made when the deposits were made; I made an affidavit in regard to the account before Mr. Gamble; left it in the hands of my attorney; this was on Monday, the 24th ult.; it gave a statement of my account.

BANKERS' STATEMENTS.

Oliver Lemon, sworn—Know of the Nation Trust Company, and do business with the Iron City Bank. These four checks were deposited by the Nation Trust Company in the Iron City Bank, and were paid; the Nation Trust Company got the money; the checks are as follows:

George B. Hill & Co., May 22, 1873	$10,000 00
" " " 5, 1873	20,000 00
On N. Holmes & Son, May 16, 1873	5,044 72
On Fort Pitt Bank, May 10, 1873	6,044 33

These checks were all credited to the Nation Trust Company; we presented them to the Clearing House; don't know that any were returned.

George B. Hill, sworn—These checks were paid by us; they were for the proceeds of bonds sold by us for the Water Commission.

W. D. King, sworn—Am teller in the Fort Pitt Banking Company; this check of Risher for $6,044 33 was paid by us through the Clearing House.

TESTIMONY OF MR. LONG.

Henry M. Long, sworn—I made deposits for Mr. Ross in Nation Trust Company; my business took, and now takes me every day to the Water Commission office; my route from his (Mr. Ross') office to the foundry, was past the Trust Company; Mr. Ross asked me frequently to make deposits for him; I did so; (bank book shown witness;) I think I made all the deposits mentioned in this book except the last one, $23,000; they were all checks; I thought they were all in Philadelphia, but was mistaken, it seems; this is the book I carried; the entries were made at the time they purport to be; I delivered the deposits to whatever officer came to the counter; never made any tabs that I know of; I remember of a change in the name on the pass book; can't swear who suggested it or how it came; Mr. Grier changed it in my presence; I took this book to Ross; don't remember of any reason assigned; think I called Ross's attention to it; don't know what he said; after I delivered these checks to the bank, &c., I had not and have not now any knowledge of what became of the proceeds; Ross told me he had received a chain that he thought came from Grier.

THE NATION BANK TELLER.

Jacob Dickson, sworn—Was Teller in the Nation Trust Company; have been here since it started. John Ross, Secretary, kept an account with us; I got these tabs out of what we had there in all; they correspond with the entries in the book; two are in my handwriting I think; the most are in Grier's; eleven of the entries are in Grier's writing; two are in mine, one in Blair's, and one in—I don't know whose it is; these are charging-checks; some are by me, some by Blair, and some by Grier; this is a discount book; the $3,000 note was entered by me in this book; the discount was $62, and the proceeds $2,938; it was not credited to any account then, but I see the book keeper has marked it to be credited to sundry discounts; no checks were drawn against it; it is credited to no person; I did not see John Ross' account before this trouble began; I took two deposits; I know of no more checks drawn by him on us but those charged.

Mr. John Ross re-called—The proceeds of this note were to be placed to my credit; Mr. Grier so agreed; I paid the money to Thos. MacConnell, Jr.

E. Seidle, recalled for cross-examination—The first year I went there there were no false entries made in the books, but the next year there were some made by direction of Grier.

Thomas MacConnell, Business Manager of the *Evening Telegraph*, was called, and testified as to the discounting of a note through Mr. Ross.

Mr. John MacConnell, attorney at-law, testified, as before the Finance Committee, regarding the settlement through Ross of the dishonored check of the bank.

THE BOOKKEEPER RECALLED.

E. Seidle recalled for cross examination.—There are false entries in the deposit account of $213,000 on date of November 11, 1873; Mr. Grier did not tell me why he wanted that false entries should be made; don't know where the money went; have no idea; I sometimes received and paid out money; my duty was to keep the books The Monday after Grier left was the first I knew there was a defalcation; up to that time had no suspicion whatever that there was a defalcation; never thought that false entries were for that purpose; never told the Directors or any other person of them until after Grier left; Grier told me to do it; had been in Pittsburgh Bank for Savings before I went there; when Grier told me to make the entries falsely, I told him I thought it was wrong and I insisted; he said he would take all the responsibility; I think he told me to say nothing; was not sworn; gave no security.

Answer to questions by Arbitrators—I know of no money drawn by Ross, either as secretary or otherwise, either by check, note, or verbal request, or paid to him or any other person, except as shown in the account; never saw Ross examine the books; do not know of Ross and Grier meeting at any place.

John D. Scully, sworn—(Note of Mr. Swoope shown witness)—Am cashier of the First National Bank; this note was placed in our bank by John H. Bailey, receiver of Nation Trust Company; has been paid and placed to credit of said receiver of Nation Trust Company.

Books, papers, notes, drafts, checks, etc., which have been used in the taking of testimony, etc., now offered and received in evidence.

MR. LONG RECALLED.

Henry Long, called for cross-examination—I know of no money drawn from the Nation Trust Company on the order of Ross, either by check, note, bond, draft or verbal order.

I deposited for Smith & Co.; also drew checks for them in May, 1873, in account of Wm. Smith & Son with Nation Trust Company. I did not keep the books nor bank book. I did not have the bank book. Made deposits on slips. Deposits run over $1,000,000. I deposited most of it. Mr. Henney is bookkeeper. The account with Nation Trust Company was sometimes over, sometimes largely the other way; generally ahead, I think; I handed slips each night to the bookkeeper; I kept no account with the bank account; for five months I tried to get Grier to settle; got it done lately; Mr. Smith left September 9th, and returned about seven weeks after; I got book fixed; it showed over draft; on examination I found deposits not entered; at the time Grier left bought account of Smith & Sons was about square.

On the 3d of July, I deposited in the Nation Trust Company, $52,051 65. This was a voucher of the City Treasurer. On June 6th, deposited in the Nation Trust Company $47,971 00; of this $43,146 15 city voucher, and $4,791 66 proceeds of note discounted June 3d, on ledger, shows an overdraft of $170,000. I have no knowledge of it; occasionally we were overdrawn some fifteen to twenty thousand; before the trouble I heard of Grier getting checks on other banks; had no knowledge of Smith & Sons being overdrawn in this bank for over $100,000.

Plaintiff here rested, and the arbitrators adjourned until this morning at eleven o'clock.

THE TEST OF MERIT.

The People Seeking Bargains—A Great Offer and the Result—Wm. Fleming & Co.'s Fur House Thronged with Eager Buyers—Cheap Goods and Fixed Prices Popular.

The people of this country are famed for their sagacity. Give them certainly to know where and how they may obtain advantages, legitimately and honestly, and their patronage is sure to follow. This is true in all matters. There are purchasers for nearly every imaginable article that is really good, and moderate in price. And even now, when so much is said of hard times, there is only need that the people shall know that bargains are ready to be had, commensurate with the times, for them to avail themselves of the offer. But when the offers made refer to articles suitable for presents for

THE CHRISTMAS HOLIDAYS,

the inducements are particularly attractive. Who can permit the Christmas season, so delightfully memorable because of presents given and received—those little marks of courtesy and love that make it the brightest day of the year—go by without some present to the loved ones at home? We may be compelled to economize to do it, not only as regards the presents to be made, but in a dozen other different ways, but the bestowal of a Christmas present is one of the most delightful events of the year. It is pleasurable to giver and to recipient. A cloud and gloom will rest upon the family where this is omitted. And it is false economy that prompts to the omission of such tokens of love. The gratification and joy that attend such bestowals give cheer—one of the great promoters of health. We assume, therefore, that all will seek to find a suitable holiday present. And those who are wise will seek to combine

BEAUTY AND UTILITY.

The first thought will be to gratify the sense of the beautiful. An article that will commend itself to the eye, as tasteful and desirable, fulfils one of the first conditions of a suitable holiday gift. It affords gratification and pleasure. But economy calls for articles of utility, as well—something that can be made of real service. These will be a source of gratification for a long period of time, while mere trinkets are soon tired of and thrown aside. With these facts in mind, we should remember that we have

A VARIABLE CLIMATE,

and that alternations of wet and dry, of heat and cold, are frequent and violent. There are few climates that more severely try the health than does ours. Colds are contracted, by an hour's exposure, that sometimes lay the foundation for severe sickness, and premature death. Why not, then, have all these things in mind, this year, in selecting your Christmas presents? Do you not wish something cheap and good? Are you not searching for some article that shall be beautiful and useful? Are you not anxious to preserve the health of your family and friends? What, then, will so perfectly meet all the conditions you have in mind as

A BEAUTIFUL SET OF FURS.

Nothing possible can. Their smooth, velvety surface, rich gloss, and beautiful shapes please the eye. We think it can be safely said, that the ladies, who are famed for their taste in all that pertains to be beautiful, all desire a complete set of furs as a part of their outfit in dress. A set of furs is always acceptable to a cultivated lady. Need we say more in this direction? And they are useful as well. Nothing but furs will thoroughly protect a person against the keen, raw atmosphere so general in this climate. And, as a protection against sudden changes of temperature, they are valuable and useful, at least one-half of every year. Thus, they are safeguards against ill-health, and the cost of a set is often repaid in the saving of medical expense, in a single year. Let us add to all this, that we can refer our readers to a house where these desirable presents can be obtained at prices that make them the

CHEAPEST PRESENTS,

for the holidays, in the market. We refer to this, of course, in comparison with goods that will be of real use. In thus referring our readers, we think we do them a real service. And we wish it clearly understood that what we say on this subject is done sincerely, and with the view of benefiting our readers. We refer them to the

GREAT FUR HOUSE OF

WILLIAM FLEMING & CO.,

139 WOOD STREET.

Here will be found not only the greatest stock of Furs in the city, but these goods so classified that every person can at once examine a great variety of Furs, of a particular class without expending time upon goods in which they feel no interest. While the immense stock on hand embraces all the various grades, and newest styles, the variety being absolutely wonderful, yet they are classed in departments of Ladies', Misses', Children's, and Gentlemen's Furs—as well as to kinds. Seal Sacques, Muffs, Boas, Russian Sable Muffs, Collars, Hudson Bay Sable Muffs, Collars, Mink Muffs, Collars, Berthas—the same in Mink Sable, as well as Boas and Skating Muffs, Royal Ermine Muffs and Collars—and so on for an almost endless variety. We comprehend all in a single sentence, when we say, that anything you ever saw or heard of as being kept in any Fur House, will be found here.

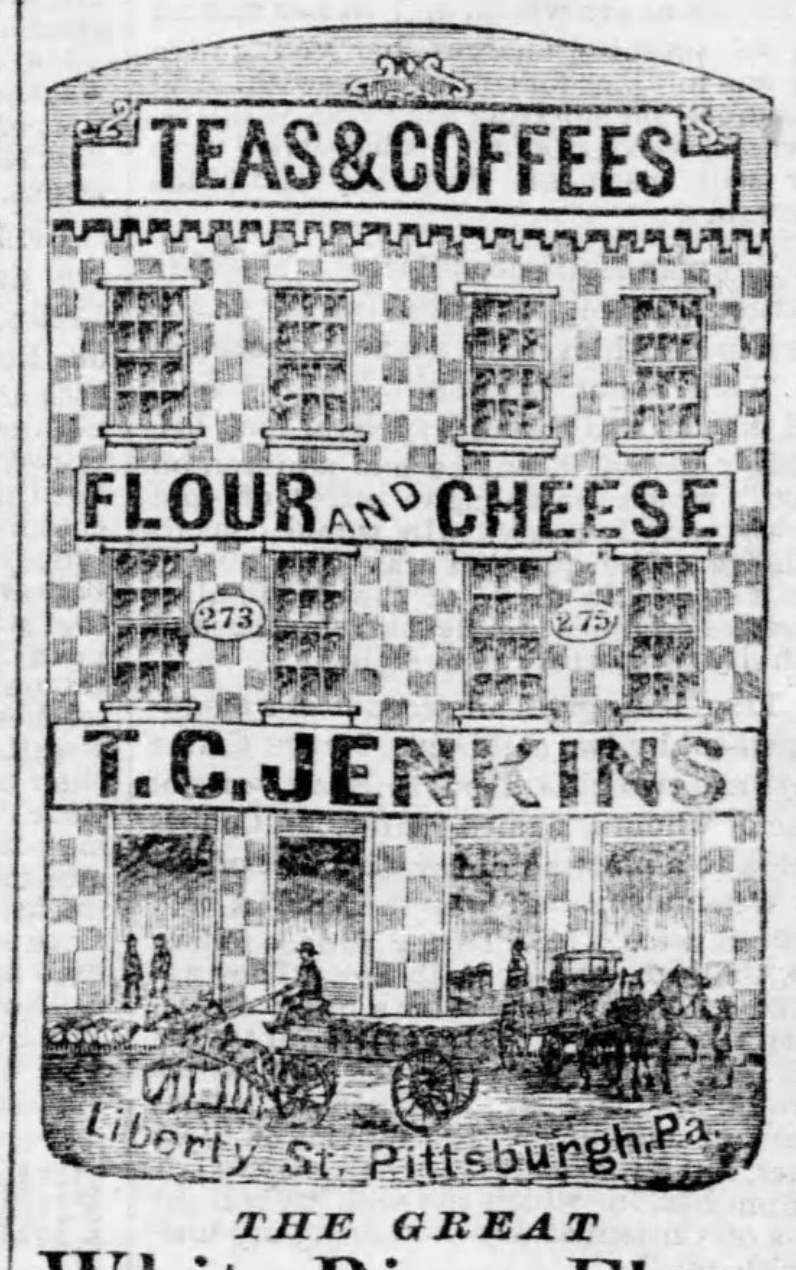
THE GREAT BARGAINS

that are being offered by this enterprising firm are having their natural effect. The store is constantly crowded, and the large force of clerks is kept steadily busy by the demands of the people. But great as is the rush, the perfect system prevailing enables all to be promptly served, so that there is neither delay nor inattention. But the most singular fact of all is that, despite the panic, and scarceness of money, the trade of this house does not show any decrease, but on the contrary, has steadily increased. This fact is so clear, that no need exists of mentioning why it is so. It illustrates simply, that the people know that great bargains can be had at this house, and hence the patronage bestowed.

The people are generally wise. They know that not only are prices very low,—down to the panic point, but they are clearly marked, and the one price system is strictly adhered to. Need we say more? Our friends wish to know where to get good, useful, beautiful, cheap Christmas presents. We answer, at Wm. Fleming & Co.'s Great Fur House, 139 Wood street.

New Patent.

The Great White River Flour is now being made under a new patent and is said to be giving general satisfaction. It is now the leading brand in this market.



THE GREAT

White River Flour

MANUFACTURED UNDER

MY NEW PATENT.

I will Guarantee this Flour

To make More and Better Bread than can be made from any other Flour in the country for the money. Money Refunded if Flour is not as represented.

25 Cents per Barrel on Flour

FOR PROMPT CASH.

Remit by Exchange on Pittsburgh or by Express. All Groceries Low. No Charge for Drayage.

INAUGURATION

OF

E. P. Roberts'

GRAND DISPLAY

OF

Holiday Goods!

LADIES' AND GENTS' GOLD WATCHES,
SUPERB GOLD CHAINS and BRACELETS.
ELEGANT PATTERNS OF GOLD JEWELRY,
DIAMOND, CAMEO AND CORAL GOODS.
UNIQUE NECKLACES, CROSSES AND LOCKETS,
STERLING SILVERWARE, in Satin Cases,
QUADRUPLE SILVER-PLATED WARE,
PRESENTATION CANES AND PEARL CUTLERY,
VERD AND ANTIQUE BRONZES, "New Subjects"
ELABORATE BRONZE AND MARBLE FRENCH CLOCKS,

All at Closest Panic Prices,

AT

No. 16 Fifth Ave.

SPECIAL RATES on Bronzes and French Clocks, which are of our own Direct importations, and will be sold 25 PER CENT. LOWER than any other house in the city.

THE ALLEGED CONSPIRACY.

Hearing Postponed Until Tuesday Next.

The charge of conspiracy against Messrs. Ross, Blair, Dickson and Ardary, was to have been continued yesterday, by Alderman McMasters, but owing to the sickness of several parties it was postponed—among them Messrs. Swoope and Marshall, Attorneys. Col. Bayne did not object, and the case went over until Tuesday next at one o'clock.

Pennsylvania Female College.

The first musical concert of the session of 1873-'74, will take place on Friday (to-morrow) evening, at 7½ o'clock, under the direction of Prof. A. Benter, instructor on the piano, and Mrs. S. Brannan Hershey, vocal instructor. The programme embraces fourteen selections from eminent composers, and the entertainment will doubtless prove one of rare enjoyment to the friends and patrons of the institutions. There will be piano solos by Miss I. Faber, Miss L. Singleton, Mr. A. Benter, Miss N. Barker, Miss L. Mertz, and Misses Campbell, Nicholson and Stewart; vocal duets by Misses Campbell and Stewart and Miss Nicholson and Mrs. Hershey; piano duets by Misses Wills and Willock, and Misses Fulliam and Sparks; vocal solos by Miss K. Nicholson, Mrs. Hershey and Miss L. Campbell.

Great Inducements for Cash

For flour and all kinds of groceries at the Checkered Front.

Advertisements on this page, under the several heads of WANTED, FOR SALE, FOR RENT, *&c., will be inserted at transient rates only*—TEN CENTS *per line for each insertion. No advertisement less than* FIFTY CENTS.

WANTED.

WANTED — HORSES — HAVING A large amount of Hay and Pasturage, I am prepared to keep twelve or more Horses during the winter, near Washington, Pa. Particulars at B. McVay's Livery Stable. JOHN W. RETTIGE.

WANTED—SALESMAN—BY A BOSTON Boot and Shoe Manufacturer, a Salesman to travel on commission in Western Pennsylvania. Address, with references, &c., J. W. BRIGHAM & CO., Boston, Mass.

WANTED—ALL CLASSES—MALE OR Female, young or old; work at home, $20 to $50 per week. No capital required. Greatest chance ever offered. For particulars send stamp to M. MITCHAM, Fetter Lane, Philadelphia, Pa.

WANTED—30 COAL MINERS; MARRIED men preferred. Contractors can be supplied with good workmen. Colored waiters wanted. Cooks and general housework girls want work. Also seamstresses. Apply at Employment office, No. 1 Sixth street, Pittsburgh.

WANTED — MORTGAGES — TWENTY-FIVE Thousand Dollars to loan in amounts from $1,000 to $3,000 each. The above amounts will be loaned from two to three years on Approved Real Estate security by applying to E. C. KAYS, 66 Smithfield street, Pittsburgh, Pa.

WANTED—TO COAL OPERATORS—A Man and Son desire to make an engagement with some Coal Operators to bring coal out of the mines and deliver it on truck on the Railroad or River by the ton or bushel; have had ten years' experience; good reference given if required; would take an interest in the mines, if satisfactory. Address J. M. P., Ormsby Postoffice, Pa. TTHS

WANTED—ROLLERS AND HEATERS—Plate and Sheet Rollers; also Guide and Bar Mill Rollers and Heaters, at Pittsburgh prices. Pay roll semi-monthly, cash. Thorough workmen only need apply. On Plate Mill two furnaces are worked the year round. Also, full work on the other Mills. Early application will secure the most desirable jobs in the West, none of our Mills having been idle a week in the last three years. SWIFT'S IRON AND STEEL WORKS, Cincinnati, O. TTHS

WANTED--AGENTS.

WANTED — AGENTS — TO SELL Frank Cowan's Christmas Story, "Zamara." Call at GUST. STOY'S, Real Estate Office, 62 Fourth avenue, between 10 A. M. and 4 P. M.

FOR SALE.

FOR SALE BELTS, HOSE THE ONLY Pure Oak Tanned Leather Belts and Hose made in his city, are manufactured by HARTLEY, McKEE & CO., 58 Smithfield street, sole Agents. Th

FOR SALE — AN ELEGANT FURNISHED Room in a Public Building, within three minutes' walk of Postoffice, will be sold at a great sacrifice, as the owner intends leaving the city. Address Lock Box 295, Pittsburgh, Pa.

FOR SALE—SECOND-HAND MACHINERY—One 24 inch Rogers Surfacer; 1 No. 1 Ball Moulder, 3 sides; three 8x16, one 7x14 and one 8x20 inch Engines, all in good order. M. B. COCHRAN & CO., 121 Liberty street.

FOR SALE—PUTS AND CALLS ON all active New York Stocks: $100 will buy privileges for 100 shares for 30 days. For full information call on or address LUTHER S. KAUFFMAN, Broker, 96 Fourth avenue, Pittsburgh, Pa.

FOR SALE—ENGINES AND BOILERS—New and Second-hand, of all sizes, Stationary and Portable, from 2 to 60 horse power, now on hand. JAMES HILL & CO., corner Marion avenue and Fort W. & C. R. R., Allegheny, Pa.

FOR SALE — HOTEL — THE LEASE, Stock and Furniture of a first-class Hotel in Philadelphia; 125 rooms (situated on Chestnut street; a most valuable property in reference to the coming Centennial. For further particulars and reference, apply to WM. J. GALLAGHER, 936 Maulla street, Philadelphia. Ths

FOR SALE—ROLLA STEAM MILL—First-class Flouring Mill, with all the latest improvements, situated at Rolla, Mo. Its brands of Flour have a reputation in all the principal cities of the East and West. Capacity, 200 Barre's Flour per day. Price, $30,000. For particulars address HARRISON AT-TAWAY, Lebanon, Mo., or CAMPBELL, LOVE & CO., Rolla, Mo.

FOR SALE—A. S. CAMERON & CO.'S Steam Pumps, suitable for every purpose to which Steam Pumps can be applied. Having been largely improved, we offer them as the best and cheapest in the market. ATWOOD & McCAFFREY, corner Third avenue and Liberty street, Pittsburgh, Pa. TTHS

FOR RENT.

FOR RENT—THE SECOND STORY OF a Warehouse on Liberty street, with good office. Address Box K, this office.

ELECTION NOTICES.

FIRST NATIONAL BANK OF BIRMINGHAM—The Annual Election for Directors of this Bank, to serve for the ensuing year, will be held at the Banking House, on TUESDAY, January 13th, 1874, between the hours of 2 and 4 P. M.
JOHN P. BEECH, Cashier.
Pittsburgh, December 12, 1873.

THE IRON CITY NATIONAL BANK OF PITTSBURGH.—An Election for Thirteen Directors of this Bank will be held at the Banking House on TUESDAY, January 13, 1874, between the hours of 1 and 3 P. M.
GEO. R. DUNCAN, Cashier.
Pittsburgh, December 13, 1873. TThs

ELECTION NOTICE — PEOPLES' NATIONAL BANK—The Annual Election for Eleven Directors to serve for the ensuing year, will be held at the Banking House, TUESDAY, January 13, 1874, between the hours of 11 A. M. and 1 P. M.
F. M. GORDON, Cashier.
Pittsburgh, December 13, 1873.

ALLEGHENY NATIONAL BANK—An Election of Directors to serve during the ensuing year, will be held at the Banking House on TUESDAY, January 13th, 1874, from 10 to 12 A. M.
W. McCANDLESS, Cashier.
Pittsburgh, December 13, 1873.

TRADESMENS' NATIONAL BANK—The Annual Election for Directors of this Bank will be held at the Banking House, on TUESDAY, January 13th, 1874, between the hours of 11 A. M. and 1 P. M.
CYRUS CLARKE, JR., Cashier.
Pittsburgh, December 13, 1873.

FIRST NATIONAL BANK, ALLEGHENY—The Annual Election for Directors of this Bank will be held at the Banking House, on TUESDAY, the 13th day of January, 1874, between the hours of 10 A. M. and 1 P. M.
J. P. KRAMER, Cashier.
Pittsburgh, December 13, 1873.

THIRD NATIONAL BANK—The Annual Election for Nine Directors, to serve for the ensuing year, will be held at the Banking House, on TUESDAY, January 13, 1874, between the hours of 1 and 3 P. M.
W. STEINMEYER, Cashier.
Pittsburgh, December 12, 1873.

FARMERS DEPOSIT NATIONAL BANK—The Annual Election for Directors of this Bank, to serve for the ensuing year, will be held at the Banking House, on TUESDAY, January 13th, 1874, between the hours of 1 and 2 P. M.
S. GEORGE, JR., Cashier.
Pittsburgh, December 12, 1873.

CITIZENS' NATIONAL BANK—ELECTION—The Annual Election for Nine Directors, to serve for the ensuing year, will be held at the Banking House on the SECOND TUESDAY OF JANUARY, 1874, the 13th proximo, between the hours of 11 A. M. and 1 P. M.
R. K. WILSON, Cashier.
Pittsburgh, December 12, 1873.

PITTSBURGH NATIONAL BANK OF COMMERCE.—The Annual Election for Nine Directors of this Bank will be held at the Banking House on TUESDAY, January 13th, 1874, between the hours of 11 A. M. and 1 P. M.
JOS. H. HILL, Cashier.
Pittsburgh, December 13, 1873.

TAGS MERCHANTS AND MANUFACTURERS will best insure their shipments to their destination by using DENNISON'S PATENT SHIPPING TAGS! Over Two Hundred Millions have been used within the past ten years, without complaint of loss by Tag becoming detached. All Express Co.'s use them. Sold by Printers and Stationers everywhere. TThsip

PENNSYLVANIA MILITARY ACADEMY, CHESTER, PA., REOPENS JANUARY 8TH. Departments in Civil and Mechanical Engineering, the Classics and English thoroughly organized. Apply to Col. THEO. HYATT, President.

WHOLESALE HOUSE.

JOSEPH HORNE & CO.

Full and Complete Lines always on hand in

DRY GOODS, HOSIERY, GLOVES

And STAPLE NOTIONS of all kinds.

MILLINERY AND SILK GOODS.

Wholesale Agents for Fullerton Yarns and Harmony Flannels.

77 AND 79 MARKET ST.

DRY GOODS AND NOTIONS.

New, Fresh Stock.

NEW PRINTS, NEW GINGHAMS, NEW JEANS, NEW DOESKINS, NEW WATERPROOFS, NEW CANTONS, NEW FLANNELS, NEW DRESS GOODS, NEW CASSIMERES, NEW BLANKETS, NEW SHAWLS, NEW SKIRTS, NEW HOSIERY, NEW GLOVES, NEW WOOLENS, NEW NOTIONS.

PRICES AS LOW AS EASTERN CLOSING SALES.

BUYERS SHOULD CALL AT

Arbuthnot, Shannon & Co.'s,

239 and 241 LIBERTY STREET.

Wholesale Exclusively.

Sole Agents for Fullerton's and Greenville Barred Flannels, Blankets and Yarns.

NOTICES.

OFFICE OF INSPECTOR OF GAS AND GAS METERS FOR ALLEGHENY COUNTY—Desiring that the public should more generally avail themselves of the advantages of this office, I would give notice to persons desiring to have their meters tested to leave their orders at the offices of their respective Gas Companies, or at my office, corner of Twenty-third and Smallman streets, and they shall receive prompt attention.
R. H. SMITH, Inspector.

OFFICE UNION BRIDGE CO., Pittsburgh, September 12, 1873.

NOTICE TO RIVER MEN—

Notice is hereby given to those interested in the Navigation of the Allegheny River, that the Contractor for the Stonework of Union Bridge, across the Allegheny river at the Point, Pittsburgh, has commenced work. Pier No. 4 is located on north side of channel, distant 212 feet from shore. The other Piers will be located each 212 feet apart across the river to Smoky Island. The Contractor will keep a RED LIGHT by night on Channel Pier as a signal of danger.
By order of the Board of Directors.
F. W. SMITH, Chief Engineer.
tf

NOTICE.—ELECTION.

An Election will be held in the SOHO SCHOOL HOUSE, Fourteenth Ward,

ON TUESDAY, DECEMBER 30, 1873,

Between the hours of 3 and 5 o'clock, P. M.,

For the purpose of electing FIVE PERSONS to serve as COMMISSIONERS for the improvement of SOHO STREET, BOSTON STREET, EMMETT STREET and WADSWORTH STREET, under the provisions of an Act of Assembly entitled An Act to provide for the improvement of Penn avenue and other avenues and streets of the city of Pittsburgh, approved April 6, 1870, and the several supplements thereto, and an ordinance authorizing the grading, paving and curbing of Soho street from Fifth avenue to Wadsworth street, Wadsworth street from Soho street to Emmett street, Emmett street from Wadsworth street to Soho street, and Boston street from Soho street to Fifth avenue, and Soho street from Emmett street to Center avenue, and the election of Commissioners for that purpose, passed December 15, 1873.
NELSON DAVIS,
JOSEPH D. JONES,
E. S. MORROW,
Election Officers.
Pittsburgh, December 16, 1873.

Chas. Abel & Co

MANUFACTURING

Perfumers,

Have on hand a Fine Assortment of

Perfumery, Fancy Boxes, &c,

FOR THE

HOLIDAY TRADE!

FINE HOLIDAY PRESENTS MADE TO ORDER

CHAS. ABEL & CO.,

116 SMITHFIELD ST., Pittsburgh.

ATMORE'S

MINCE MEAT,

The Only Standard, Pure and Reliable Article.

If You Want a Good Article do not be Deceived by Low Prices.

We make no watered article nor an article made from cheap, common materials, for the sake of selling cheap Mince Meat.

Thirty one Years in the business enables us to Guarantee you a Good Substantial Article.

Beware of other cheap makes put in our packages.

ATMORE & SON,

TThs PHILADELPHIA.

FALL STYLES

SILK HATS!

Broadway and Trade Styles.

Fur, Cassimere and Wool

HATS.

SILK, CLOTH AND FUR

CAPS.

Full Line, all the New Styles in Market.

R. H. PALMER,

151 WOOD ST.

P. S.—New Goods Received Daily.

WHOLESALE EXCLUSIVELY

WATCHES,

Diamonds, Jewelry,

Clocks, Silverware,

Watch and Clock Materials, &c.

NO OLD STOCK. Every Article Fresh and Stylish. Inducements offered to CASH and PROMPT PAYING CUSTOMERS.

G. B. BARRETT & CO.,

(OPPOSITE MUSEUM),

Pittsburgh, Penna.

Wm. B. Hays & Son,

PORK PACKERS,

Bacon, Mess Pork, Dried Beef,

Lard, Lard Oil, Carbon Oils.

Curers of the Celebrated

Star-Anchor Brand Extra Sugar-Cured Hams

STENCILS

STEEL STAMPS,
BURNING BRANDS,
SEAL PRESSES,
CANCELLING and
RIBBON STAMPS,
STENCIL COLORS.

Brushes and all Stencil Materials Wholesale.

W. A. BUNTING'S

STENCIL ROOMS,

184 Liberty Street,

PITTSBURGH.

Reymer AND Bros

SIXTH IMPORTATION DIRECT

OF

CROSSE & BLACKWELL'S

CELEBRATED

English Pickles.

We are now receiving in "Bond" our sixth importation direct, embracing over 1,200 dozen of CROSSE & BLACKWELL'S CELEBRATED ENGLISH PICKLES, SAUCES, CATSUPS, &c., and which we offer in original packages at about Eastern Prices.

CHOW CHOW, pints and quarts,
ASSORTED PICKLES, pints and quarts.
GERKINS, pints and quarts,
PICCALILLI, pints and quarts,
CAULIFLOWER, pints and quarts,
MIXED PICKLES, pints and quarts.
10 cases, 50 doz., PRINCE OF WALES SALAD.
SAUCE, in pints and half-pints.
25 cases C. & B.'s ANCHOVY PASTE.
25 cases C. & B.'s MUSHROOM CATSUP.
25 cases C. & B.'s WALNUT CATSUP.
25 cases Lebreton & Bree's pint tin FRENCH MUSHROOMS.
15 cases Phillippe & Banaud's FRENCH PEAS.
2 casks, 30 gross, 6 oz., FRENCH GELATINE.

WE ALSO CALL DEALERS' ATTENTION TO OUR LARGE STOCK OF

Canned Fruits,
Vegetables,
Pickles, Sauces,
Catsups, Jellies,
Sardines, &c.,

In which we make a SPECIALTY, and are offered at the Very Lowest Market Price. All Goods Guaranteed equal in quality to any in the market.

Raisins.

500 boxes New Crop Layer Raisins.
300 boxes New Crop Valencia Raisins.
150 boxes New Crop London and Dehesia Raisins.
100 boxes New Crop Losse Muscatel Raisins.
100 mats New Crop Seedless Raisins.
50 boxes New Crop Sultana Raisins.
50 casks New Crop CURRANTS.
5 casks New Crop TURKEY PRUNES
20 casks, 100 boxes. CITRON, ORANGE and LEMON PEEL.
15 cases Prime New DRUM FIGS.
10 cases Prime New LAYER FIGS.
100 kegs MALAGA GRAPES.

IMPORTERS DIRECT OF

Colman's London Mustard,

In ¼, ½, 1, 4, 6 and 10 lbs. tin.

500 cases 1 and 2 lb. COVE OYSTERS.
300 cases 1 and 2 lb. FRESH LOBSTERS.
50 cases 1-4 SARDINES.
25 cases 1-2 SARDINES.
100 cases AMERICAN SARDINES.
100 cases SPICED SALMON.
500 cases pint, quart, 1-2 and 1 gal. PICKLES.
500 cases ASSORTED JELLY.
200 cases FRENCH MUSTARD.
500 cases pint and quart CATSUP.

We respectfully solicit Dealers to examine our Large Stocks, feeling satisfied we can offer SPECIAL INDUCEMENTS as to price.

AGENTS FOR

Anderson's Celebrated Mince Meat,
Collins's Paragon Baking Powder,
Davis & Miller's Celebrated Extract Flavoring,
Pearce's Philadelphia Crackers, in tin cans,
Imperial Scotch Oat Meal, packed in 1 lb. packages, saleable style.

Reymer & Bros.,

JOBBERS IN

Canned Fruits and Vegetables, Pickles, Sauces, Sardines and Fancy Groceries,

126, 128 and 130 Wood Street

AND

18, 20 and 22 Virgin Alley.

Geo. I. Whitney,

Broker and Notary Public.

Notes, Stocks and Bonds.

ALSO,

GOLD.

Represented Daily on the New York Stock Exchange.

Collections Made and Promptly Remitted for Lowest Rates.

Notarial Business Transacted. Correspondence Solicited.

FIFTH AVENUE AND WOOD STREET.

Jas. W. Drape & Co.

AUCTIONEERS

AND

REAL ESTATE AGENTS,

47½ Federal Street,

(SECOND FLOOR), ALLEGHENY CITY.

Public and Private Sales of Real Estate, Stocks, &c., &c., Promptly Attended to at Moderate Rates.

PRODUCE.

IN STORE:

1 Car Wheat;
1 Car White Oats;
1 Car Shell Corn;
2 Cars Prime Hay;
1 Car Peachblows;
100 Bbls Sweet Cider;
150 Bbls Maximo Family Flour;
100 Bbls choice Apples.

Butter, Eggs and Produce generally arriving daily.

D. McMillan & Co.,

359 Liberty Street, PITTSBURGH, Pa.

Consignments solicited.

The Daily Commercial.

THURSDAY, DECEMBER 18, 1873.

The Washington correspondent of the New York *Journal of Commerce* says that there is now not "a single consistent free-trader in the Congress of the United States." We are heartily glad to hear it.

The Fa'answill *Gazette* is triumphant. Alone and unaided, it has put the new Constitution through. The people of the State have sustained it by 150,000 majority! No other paper has the news.

Certain parties in Washington City propose to issue a weekly eclectic magazine, to be called the *Spirit of Common Sense*, devoted to progress and discussion of the social problem. If its projectors had any common sense, they would be very slow to undertake it.

With their usual lack of consistency and candor, the Democratic papers accuse the administration of trying "to shield Gen. Howard," ignoring entirely the fact that his accuser is the Secretary of War, who has spent more than a year trying to ferret out the delinquencies in the Freedmen's Bureau.

David A. Gage, the City Treasurer of Chicago, is a defaulter to the amount of $350,000 or $400,000. For fear all the independent papers will be charging this upon Grant, it may be well to say that Mr. Gage is a Democrat of the strictest sect, and was elected two years ago upon a "reform" ticket, along with Mayor Medill.

It has just been decided that a woman cannot bring an action in her own name, to recover money on an insurance policy on her husband's life. In the case of Elizabeth P. Bailey vs. the New England Mutual Life Insurance Company, where the company admitted the plaintiff's right to recover the money, but denied the validity of an action brought in her own name, the Supreme Court, of Boston, has just decided in favor of the company, that the action upon such a policy should be brought in the name of the executor or the administrator of the assured.

The Supreme Court of the United States has, at its present term, decided two very important railroad questions. The first is that the States have a right to tax the property of railroads chartered by the United States Government; and the second is that the States have full power to legislate upon the rates to be charged by railroads within their limits for carrying passengers and freight, and to regulate the carrying trade thereon. These decisions are both of great importance to the Western States, and show that, so far, in the fight between the people and the railroads, the Supreme Court is on the side of the people.

The Agricultural Department at Washington is engaged in the preparation of a statement of the prices of wheat in different parts of the United States, showing its fluctuations and the effects of the late panic upon that staple; also, a table of wheat product of the States in which the growth of cereals is not a leading industry. In 1869, which was an unusually favorable year, Pennsylvania, Maryland, Delaware and Virginia produced an excess over the amount required for home consumption. This was in a list composed of all the seaboard States from Maine to Texas, and including Tennessee. Since that time there has been a deficit.

The testimony taken before the Finance Committee on Tuesday shows a delightful state of ignorance on the part of the bank officials then examined. Bank directors and bank presidents ought to know something of what is going on under their very noses; but these gentlemen knew nothing of deposits by one man, running up to over $200,000, nor whose bonds were hypothecated to the amount of $250,000 more, to secure the ultimate payment of notes drawn by themselves! It seems marvelous that a bank president should give his own notes for $50,000 at a time, and be so cautious as to make the board of directors indemnify him before he would sign the notes, and yet be entirely ignorant of the character of the collateral that he knew was put up to secure their payment. We do not question the truth of this singular revelation; but we are none the less surprised at it.

We have repeatedly in these columns expressed the opinion that the so-called Catholic hostility to our common school system is chiefly confined to the priests of the Catholic church. At least as regards the Catholic laity of American birth, we have never doubted that the majority of them are friendly to the schools and can never be either persuaded or intimidated into any other sentiment. Many facts might be alleged in support of this conviction; at present we desire merely to call attention to a letter recently published by a distinguished Catholic layman, Mr. A. M. Kelly, Mayor of Richmond, Virginia. In this long letter Mayor Kelly makes a powerful argument in favor of the public schools as essential to the prosperity of free institutions. "I assure my Protestant fellow-citizens," says Mr. Kelly, "that I express the convictions of many hundred thousands of Catholics. They, with me, thankfully remember the public schools as the source of whatever education they and their children have enjoyed, and they know that the most influential laymen in the church are those whose entire education was received in the public schools." In a noteworthy passage of his letter, Mr. Kelly points to several Catholic countries as exhibiting to-day the fruits of an exclusively clerical education. He points to Mexico, the South American Republics, Spain and Italy, and significantly asks, who in those States have plundered the monasteries? confiscated the property of the church? and snatched from the trembling hands of Pius IX., the inheritance of his predecessors and burdened his old age with care? Those who have done these things are not Protestants, are not graduates of public schools but men for the most part educated under the control of Catholic priests and the Catholic orders. Evidently Mr. Kelly regards the public schools as one chief guaranty of the safety of his church, as an uneducated or wrongly educated people need not be expected in the long run to spare any church.

RASCALITY ON BOTH SIDES.

Thirty million dollars in gold is mentioned by a competent authority as the least amount of money, within the last few years lost by small capitalists in Germany through the failure of American railroad paper. It is not necessary to say, every one already knows that, the influence of this wholesale swindling has reached, in the injury of American credit, much further than a careful and just consideration of the naked facts would warrant. America to the German at home seems very far away, and its people are, for the most part, known only by the isolated acts which arrest public attention. In the presence of widely spread ruin resulting from the frauds of citizens who so far represent the American name, it would be strange if a conclusion adverse to the national character had not been drawn. A year ago when as yet the extent of the frauds was far from being known, a respectable journal of Berlin remarked that every American was held to be a thief and swindler until he proved himself worthy of a more favorable judgment.

When referring to this unpleasant subject the other day, we said that the Germans themselves were to blame for the thoughtless eagerness with which they had grasped at whatever American paper was offered them. This opinion our local German contemporary, the *Freiheit's Freund*, thinks perfectly correct. In their desire to obtain extravagant interest for their money, the Germans, says the *Freund*, were persuaded to take American paper which they ought to have regarded with extreme distrust, or known to be worthless, as it had neither recognition nor sale in New York. And our contemporary does not doubt that, while American agents were principals in the deception so extensively practiced, German bankers and money dealers must be held in part responsible for the wrong. The *Freund* mentions a case, of which it was informed by an intelligent American-German of this city, who, while in Germany, became personally cognizant of the facts, and which strikingly illustrates the amazing simplicity or carelessness with which even Germans of the educated class were wont to invest their money in doubtful and, to them, unknown American paper.

A lady of education called on the well-known banker, Benfey of Goettingen, to collect the interest on her American government bonds. After telling her that these bonds would be redeemed at a specified date, the banker offered to give her for them American railroad paper, as to the worth of which the lady avowedly knew nothing, and yet she accepted the bankers offer. One can easily imagine the feelings with which she afterwards learned from the Pittsburgh German that the bonds for which she had exchanged her good American securities, were the bonds of a bankrupt railroad company of the late Confederate States. This incident may be, and probably is only one of thousands of the same kind. Professors, subordinate officials of the civil service drawing small salaries, and the widows and orphans of such persons, tempted by the high rate of interest offered and by the hope of thus increasing their meagre incomes, and withal ignorant of the bad side of the world, were thus ruined through misplaced confidence. Our contemporary admits that, in many cases, the heaviest moral responsibility may rest upon those money dealers in Germany who put the bad paper in circulation. We have not the slightest disposition either to apologize for the American scoundrels engaged in the nefarious business, or to deny that there were many thus engaged; but the more one thinks about it the more plain it seems that, after all, the men who made the villainy a great success must have been German business men, enjoying more or less the confidence of their compatriots. Small capitalists, of whatever rank or position in life, and however ignorant of affairs, would not put their trust in strangers. In most cases they must have acted upon the advice, expressed or implied, of persons in whom they were accustomed to confide in money matters. And, as it is notorious that a very large proportion of the worthless securities which have produced such loss and misery in Germany, had not the confidence of moneyed men on either side of the Atlantic, it is not easy to resist the conclusion that the sin and shame of the rascalities of which they were made the instruments are as much a reproach to Germany as to the United States; while the success with which the Germans at home have thrown the odium of the frauds upon their foreign accomplices, proves them no mean proficients in what a philosophic Teuton once called "Yankeeism."

IMPROVEMENT OF THE OHIO RIVER.

The question as to the proper mode of radically improving the Ohio river, which has been under consideration for thirty years or more, seems to be nearer a final solution at this time than it has been at any former period. The public have from various sources learned that there are just two methods of improving this important stream in such a way as to benefit its vast commerce, one of which is by means of rip-rap dams, dredging, closing island channels, &c., which do add somewhat to its safety and low water capabilities, but which by no means secure that permanent, radical improvement so long sought, and so necessary to protect and extend its future business.

The removal of snags and bars which has been going on under the auspices of the Government, is a beneficial measure, and should be continued; and such works as are of acknowledged advantage to the navigation should be kept in good order until they shall be superceded by some more perfect arrangement.

The Government has two offices to fulfil in connection with the Ohio river; one preventive, the other effective. It is the duty of the Government to prevent individuals or corporations from injuring the navigation; and if the War Department has not now ample power to enforce this, Congress should without delay confer it. No person or corporation should be allowed to interfere with this great national highway, by the erection of jetties or piers from the shores, or by the placing piers for bridges in such a manner as to injure the free and safe passage of all classes of vessels and boats navigating it either by day or by night.

Modern bridge engineering has proved, beyond all question, the entire practicability of constructing bridges with spans of five hundred feet. With such a reasonable limit, and if the piers are placed in a proper manner, under the surveillance of competent government engineers, there need be no cause of complaint on this score. A matter so simple and so fair, and so easily managed, should be made by Congress plain and imperative at once.

The effective improvement of the stream, so as to make it at all times, save when obstructed by ice, a regular, reliable navigation for vessels drawing six feet in the lowest stages of the river, is another and very different thing, involving a large expenditure; though in comparison with the present vast trade, and still more its future possibilities, the sum required may appear small.

The sum and substance of all the investigations which have been made, is, that the only practical plan of radically improving the river is by means of locks and dams, at least as far down as Louisville, where the government has now nearly perfected a splendid ship and steamboat canal around the falls.

The plan proposed by Mr. Roberts, approved by the present engineer in charge, Col. W. E. Merrill, and sanctioned by Gen. Humphreys, Chief of the Engineer Department, is undoubtedly the true one; namely, the construction of a series of low dams, not exceeding six feet in height from pool to pool, with movable gate chutes three hundred feet wide. These chutes to be so designed that during what may be termed coal boat floods, the gates should be let fall, and thus allow the fleet of coal boats to pass through. At other times these gates to be raised, during what may be called low water periods, when the navigation would be through the locks.

At all times, excepting in very high floods, boats could pass through the locks, even when descending loaded coal fleets and ascending empty coal fleets might be running the chutes.

With dams of such moderate height in the Ohio river, the locks would be unnecessary during the flow of floods that would cause a rise of six feet or more over the combs of the dams; for then the navigation would be perfect in the chutes, and even over the dams themselves; as experience on the Monongahela, even with less water, and dams fifty per cent. higher, has established.

It is a question for engineers, whether the locks should be arranged to admit of their submergence in considerable floods, or whether they should be built high enough to allow of their use (when they certainly would *not* be used) when the navigation, owing to the depth of the flood, should be perfect over the lowered chute in the dam. The low-wall locks would cost very much less than the high-wall locks, of course; and they would be more conveniently used in moderate stages of the water.

This, however, may be regarded as a matter of detail which will not affect the general principles involved. It is, however, to be kept in mind that the floods in the Ohio, at times, attain a great height, the extreme floods being thirty-five feet at Pittsburgh, and sixty-two feet at Cincinnati, and proportionately high at intermediate places. So that to guard against, or keep out the extreme high floods at or near Cincinnati, would require the walls to be more than sixty-two feet above ordinary low water. Such an extreme height would seem to be undesirable, if it is in the power of engineering skill to render them perfectly secure against material injury from occasional submergence; and as this has already been successfully accomplished on the Monongahela, there is no reason to doubt its practicability on the Ohio.

Experience, skill and careful judgment should be brought to bear to obtain the best and safest location for the locks and dams, and for the arrangement of the chutes. The only thing that can be properly termed experimental is the arrangement and operation of the chutes; for there has been ample experience for more than thirty years in the use of the locks and dams on the Monongahela.

There are in the office of the Chief of Engineers, in Washington, all necessary data, in the shape of maps, calculations and reports, to enable Congress to obtain a clear understanding of the several proposed plans for the radical improvement of the Ohio. Those who have studied these carefully have arrived at the conclusion already mentioned.

It is to be hoped that Congress, early in its present session, will finally settle the two important matters; absolute protection of the stream against injury to its navigation, and a plan for its speedy permanent improvement.

With respectful deference to the opinions of others, we would suggest the appointment of a mixed commission of experienced military and civil engineers, with authority to examine and report upon the best mode of permanently improving the navigation, to be accompanied by a recommendation of a practical plan for executing the work.

If Congress should do this at once, such a commission, with the abundant light that is open to their examination, and with the facilities for studying the river itself, as well as the working of the slack-water navigation on the Monongahela, and on the rivers in Kentucky, could report in time to have the entire matter matured and sanctioned during the present session of Congress.

But whatever is done, it must not be forgotten that the tow-boat and barge system is the one destined for the utilization of the Ohio by cheapening transportation, and that every plan for the improvement of the navigation must be shaped and ruled by this as a cardinal principle. Nothing must be permitted to be done that will in the least impede this system, or that will not facilitate its operation.

SPECIFIC REMEDIES WANTED.

The true statesman is not the man who discovers evils, but the man who provides adequate remedies for them. The fact that an evil exists is easily found out, and it is just as easy to frame a description of it; but how to get rid of it is a problem too difficult for the majority of those who assay to grapple with it.

The Grangers of the West, and the friends of cheap transportation generally, are glib and free in the use of curt words to point out the evil the West and South are laboring under for want of cheaper methods of transportation for their surplus products; but when they undertake to settle the practical question as to what they are going to do about it, they are all at sea. The evil is patent; but the remedy has not yet been discovered.

Two meetings recently held demonstrate this point beyond a doubt. In the first of these meetings, over one hundred members of Congress from the West and South gathered together and discussed the problem of cheap transportation; and having gabbled over it for hours, adjourned with the conviction that they were agreed upon but one thing, and that was their inability to agree. Each man had his sovereign remedy on hand, of course; but it did not meet the views of any other man. In the second of these meetings, that of the New York Cheap Transportation Association, a committee presented an address, setting forth the evils of our present railroad system quite clearly and eloquently, but proposing remedies remarkable only for the entire absence from them of anything specific or direct. The address names some eight several laws which should be passed, scarcely one of which is specific or direct. As for instance.

"A law prescribing an equitable system of proportional or minority representation of the stockholders in the boards of direction."

But what is "an equitable system?" What one man would consider equitable, another might think very unfair. Again:

"A law restricting railway companies from paying interest or dividends beyond a fair and just return on the actual cost of their property to their stock and bondholders."

"A fair and just return" is good; but what would be "a fair and just return" on railway investments? One man might think 5 per cent. abundant, while another would think 10 per cent. too little. And, again:

"A law prohibiting all railway companies from making unjust and excessive discriminations against places which are not competing points."

Very good, in general terms; but what does "unjust" and "excessive" mean, specifically, and where is the proper limit of "discriminations against places which are not competing points?" Language is cheap, and general terms are easily employed; and the general remedies here proposed are right enough, stated in that general way. The real difficulty is not in arriving at such abstract grounds of agreement, but in carrying these general principles into specific action. It is when you come to defining the exact limits of discriminations and profits that divergence takes place; and it will be just as difficult to frame direct laws upon these subjects as it was for the hundred and odd Congressmen to agree upon what they wanted Congress to do.

Another proposal of this New York committee is a grand "national iron highway between the East and the West," to be constructed by the Government and then turned over to individuals, to be operated under a low tariff of rates, which may be classed as another "glittering generality." Where is the East and where the West? Philadelphia and Boston are in the East, as well as New York; and St. Louis, Cincinnati and Omaha are as much in the West as Chicago. Where shall this road begin, and where end? Omaha and St. Louis will not agree that it shall terminate at Chicago, nor Boston and Philadelphia that it shall begin at New York. The "East" and the "West" embrace too much territory to be satisfied with a line of road from any one point in the East to any other in the West; and this Government never was intended to engage in the work of building up two cities in the country, at the expense of all the rest. The merits, therefore, of this grand "national iron highway" depend altogether upon where it is to begin and end.

The men who are thrusting this problem upon the attention of the country must get away from generalities and come down to particulars. If Congress and the State Legislatures are to legislate upon it, they must do so in direct, and not in general, terms; and the one thing now wanting to an intelligent discussion of it is a knowledge of the specific measures that are proposed to be employed. When the friends of "cheap transportation" can agree among themselves as to what they really want, and can set it forth in plain language, so that all the details of their plan can be clearly understood, the country will be prepared to listen to them attentively, and to act wisely; and not till then.

The local editor of the Marquette *Mining Journal* thus philosophizes:

A financial panic does not mean that no one has any money. There is plenty of money in the country, and the ones who hoard it are just the ones to be eager for the "bargains" which a fall in prices hold out. But to buy they must know where to buy, and the merchants who tell them will receive their cash. Therefore, advertise!

The Official Vote of New York.

The New York *Times* says: By allowing all imperfect ballots returned, the State Canvassers declare the following to be the vote on each candidate on the State tickets voted at the election in this State on the 4th of November last:

SECRETARY OF STATE.			
Thayer	331,118	Willers	341,001
		Williams (Tem.)	3,238
Willers' majority			9,883
CONTROLLER.			
Hopkins	337,992	Nichols	333,927
Hopkins's majority			4,065
TREASURER.			
Fort	329,416	Raines	342,046
Raines's majority			12,630
ATTORNEY GENERAL.			
Silliman	330,470	Pratt	340,468
Pratt's majority			9,998
STATE ENGINEER AND SURVEYOR.			
Taylor	329,365	Sweet	342,233
Sweet's majority			14,868
CANAL COMMISSIONER.			
Mead	329,861	Jackson	341,873
Jackson's majority			12,012
STATE PRISON INSPECTOR.			
Platt	337,572	Millspaugh	333,812
Platt's majority			3,760

The Temperance vote was the same on all the candidates as on Williams for Secretary of State, except on Elliott for Controller, who received 3,246 votes.

Production of Pig Iron in the United States.

Compiled from records and careful estimates by Mr. James M. Swank, Secretary of the American Iron and Steel Association:

YEARS.	Anthracite.	Charcoal	Bit. Coal & Coke	Total.
1860	519,211	278,331	122,228	919,770
1861	409,229	195,278	127,037	731,544
1862	470,315	186,660	130,687	787,662
1863	577,638	212,005	157,961	947,604
1864	684,018	241,853	210,125	1,135,996
1865	479,558	262,342	189,682	931,582
1866	749,367	332,580	268,396	1,350,343
1867	798,638	344,341	318,647	1,461,626
1868	893,000	370,000	340,000	1,603,000
1869	971,150	392,150	553,341	1,916,641
1870	930,000	365,000	570,000	1,865,000
1871	956,608	385,000	570,000	1,912,608
1872	1,369,812	*500,587	†959,671	2,830,070
1873	1,249,673	§524,127	¶921,634	2,695,434

*Includes 224 tons peat pig iron.

†Includes 37,246 tons of mixed anthracite and coke pig iron.

§Includes 1,600 tons of mixed peat and charcoal pig iron, and 1,778 tons of mixed charcoal and bituminous coal pig iron.

¶Includes 48,000 tons of mixed anthracite and coke pig iron.

American Citizens of French Origin.

In a recent dispatch from Mr. Washburne it is stated that naturalized citizens born in France, who return to the place of their birth, are sometimes subjected to great inconvenience, trouble and expense. He says that the French laws are well defined upon the subject, and that he has no fault to find with the manner in which they are applied. When it is proved before a civil court that the party has lost his quality of French citizen he cannot serve in the French army, and when it is shown that he has lost this quality for over three years he cannot be punished for "insoumission," but, pending the trial and decision of the court, the party may be imprisoned. This is not always done. He is often released on bail; but under all circumstances he must employ counsel, and is put to great inconvenience and expense. These cases are of almost monthly occurrence.

Desulphurizing Coke.

Dr. Hoffman communicates the fact that the sulphur may be completely removed from coke by addition, in quenching it, of acid chloride of manganese, sulphureted hydrogen being formed; manganese with some chloride remaining as a desirable addition to the coke. The solution of the acid chloride may be made in small leaden reservoirs, and allowed to flow into the water tanks, as needed.

The *Ohio State Journal* has no very exalted opinion of the ex-Vice President of the late unlamented Confederacy, judging from the following paragraph:

It is singular what faith and devotion still exist in the Southern mind for Alexander H. Stephens. He is the Grandfather Smallweed of the American Congress, and has been for half a century. In his halest and best days the breath of his own voice was enough to knock him down, physically. His style is that of a superannuated Cicero, with no toga knocking against his shrunk shanks, but dressed in gambogian nankeen vest and modern clawhammer coat, and talking the indescribable half-breed which is called English in the Southern States. "The most remarkable man, sah," says our enthusiastic friend Colonel Culpeppah, from Culpeppah Court House—"One of the mastah minds—a brow that is mo' than mo'tal—fresh from natur's mould. He is a true-born child of this free hemisphere, sah! Verdant as the mountains of our country; bright and flowing as our mineral licks; unspiled by withering conventionalities as air our broad and boundless peraiers! Rough he may be, sah. So air our barrs. Wild he may be, sah. So air our buffaloes. But he is a child of Natur, and a child of Freedom, sah, and his boastful answer to the Despot and the Tyrand is, that his bright home is in the sunny South, sah, by ——." This, or something like it, every Southern born gentleman believes in, and his honest gushing soul to be true, and his touching faith in the quavering old gentleman who blinks in the Washington of to-day like an owl scared out of his ruins, is enough to disarm criticism, if it does not always insure respect.

The Irish emigrants in America have forwarded to Ireland during the past twenty-one years sums of money aggregating more than was raised in Ireland by tax for the relief of the poor by £1,250,000 sterling; and yet the Irish aristocrats and squireens are continually crying out against their legal liability to support the poor. The charity of the Irish American emigrant should put their nobility to the blush, if it is capable of blushing. The fact of the amount of the remittances is published in English official returns, prepared for the use of Parliament.

GENERAL AND PARTICULAR.

Coal has been found within three miles of Sioux City.

Not the tug of war—the tug that brought the Virginius out.

A popular Wisconsin preacher is economical, and saves soles by wearing wooden shoes.

Between three and four hundred fishing schooners are reported to be laid up for the winter at Gloucester, Massachusetts.

A Dubuque firm has contracted to supply a New York house with 150,000 turkeys, 10,000 chickens, and 100,000 geese and ducks.

The yellow fever has vanished at New Orleans, and already times are lively. Six cases of garroting were reported last week.

Since the hard times struck Nevada they have raised the price of killing Chinamen to seven dollars.

A glove factory at Grinnell, Iowa, will tan and work up two thousand goatskins the coming year.

The total quantity of timber received and measured at Quebec this year was 22,972,361 cubic feet, being an increase of 3,908,011 feet over last year.

An old fogy in Philadelphia objects to paying a gas bill of eighteen dollars, for the frivolous reason that there are no burners in his house.

An Evansville man, well advanced in years, was surprised a few days ago by an invitation to attend the wedding of his parents, who had been separated by divorce for thirty years.

An Omaha girl introduced a romantic mode of suicide by stuffing her lover's letter down her throat until she was suffocated.

Two little children went out to hunt cows in Vernon county, Wis., and a pair of bears tore them to pieces and eat them up. The bears were tracked and killed.

The giant intellects of the Sioux City Lyceum don't believe that Adam and Eve were the ancestors of the human race.

A society has been organized at Three Rivers, Mich., each member of which agrees to distribute a hundred loaves of bread to the poor every week.

The town of Westville, Nova Scotia, experienced the benefits, a few days since, of being built over a coal mine, the principal street suddenly dropping several feet. A number of buildings assumed a tipsy position, but fortunately no one was hurt.

The growth of lake commerce during the past year has been unexampled. Fifty new steamers have been added to the lake fleets against twenty-seven in 1872, and a hundred and fifty-two sail craft against fifty-two in 1872. The total increase in tonnage over 1872 is 57,054.

A large falling off in importations at Montreal has occurred during the first ten months of the current year as compared with the corresponding period of 1872, the total being $36,853,176 against $42,182,263 in 1872, the difference is $5,329,086.

The great clock of the House of Parliament, London, has been misbehaving itself. It lost nearly one second last month, and consequently has been stopped for cleaning. The average variation of this clock does not amount to a quarter of a second in the year.

An English court recently ruled exactly opposite to the opinions of American judges, decided that a railroad ticket marked "good for this day only," could not be used by a passenger on any other day.

A test case is said to be preparing in Chicago, in which a man is charged with refusing to be vaccinated and having the small-pox in consequence, endangering the lives and health of his neighbors.

A company has been incorporated at Denver, Col., to construct a canal from Platte River Canon, in the Rocky Mountains, to the Eastern borders of Colorado, over two hundred and fifty miles. It is to carry three hundred feet of water, which is to be used to irrigate the plains. The enterprise will cost about $10,000,000.

A good mother was trying to explain to a young hopeful, the other day, about fighting against the devil. After telling the little fellow who the devil was, and how hard he was to successfully resist, he turned around and said, "Mamma, I'd be scared of the old devil; but if I was to come across one of the little devils, I'd knock the stuffing out of him."

A Kentucky newspaper has been searching for some evidence of the existence of an honest man in the history of that State, and has discovered one away back in 1814. He bought a horse for $45, when the seller asked $65 for him. Taking the animal home the man became persuaded that he was well worth the price asked, and went back and insisted on paying the other $20. The year 1814 is the very latest date at which any such man could be discovered.

An old writer says, "Reade not books alone, but men, and amongst them chiefly thy selfe: if thou find anything questionable there, use the commentary of a severe friende, rather than the gloss of a sweetelipt flatterer; there is more profit in a distasteful truth, than deceitful sweetness."

PERSONAL.

Mrs. Banning, of Ohio, the wife of the Liberal party in the House, is said to be a blonde, youthful, very witty and prettier yet.

Nineteen brothers of General Ryan, who was one of the victims of the Virginius affair, have already put in an appearance for public sympathy.

Nast, it is said, will clear $20,000 from his present lecture season.

The remains of President Harrison are to be removed from North Bend, Ohio, to the battle-field of Tippecanoe, where a monument to him will be erected.

Sunday last, December 15, was the seventy-fourth anniversary of the death of George Washington; "first in war, first in peace, first in the hearts of his countrymen."

Mrs. M. E. Dayton, widow of the late Minister to France, has undertaken the duties of President of the Ladies' Centennial Executive State Committee of New Jersey.

Hon. Alexander Keith, President of the Legislative Council and Grand Master of the Grand Lodge of Masons of Nova Scotia, died Sunday, aged seventy-four.

There is likely to be an assemblage in Washington in a few weeks that will be of social interest. Ex-President Fillmore and the survivors of his Cabinet will meet for reunion.

At Wausau, Wis., Mrs. Frax's son-in-law got drunk on the whisky he stole from her, and tried to kill the family with an axe. She vanquished him and tied him to the floor till he got sober.

Judge Busteed, of Alabama, has been mulcted in the sum of $10,000 for false imprisonment of the Speaker of the House of Representatives. This will fall heavily upon his resources, as he was already "Busteed."

Jesse Alford died at Danville, Kentucky, the other day. He fought under General Harrison, and was once captured by the Indians and treated with shocking cruelty.

Benjamin P. Avery, one of the editors of the San Francisco *Bulletin*, and one of the oldest journalists of the Pacific Slope, has taken charge of the *Overland Monthly*.

Of twenty-five men who have been Speakers of the House since Congress first organized, only one—James K. Polk, of Tennessee—ever reached the White House. Henry Clay was speaker twelve years.

A Southern paper says of Jeff. Davis that "he does not care to enter Congress and play the part of the Atturian parrot seen by Humboldt in the Azores, which spoke the language of the Atturians, an extinct Indian tribe, and whose words no one could understand."

Gertrude How, of Flint River Cross Roads, North Carolina, knows about how much her virgin affections are worth, and in her suit for breach of promise charges her young man twenty-one millions for trifling therewith. And now the question agitating the Cross Roads is, whether she will settle for his bob-tailed coon dog, or will insist on depriving him of his brindle calf.

Rev. Newman Hall encountered a singular experience at Salem. A house full of people gathered to hear him upon an announcement of his "Talk about Mountains." On rising, he said that he was bound to deliver that lecture if they wished it, but he had another, on "Prayer," which he thought better of, and which was equally ready. He would consult their choice. The question was twice put to vote, and settled in favor of the Mountains. The address occupied nearly two hours, and was wholly satisfactory to everybody.

The Troy *Whig* gives an account of a singular elopement by two children. It says that a few days ago two girls, about thirteen years of age, one of whom is named Farley, left Cohoes for a walk to a place a mile or two east of Cohoes. When about half way they met a boy, aged fifteen years. Miss Farley at once fell in love with him and he with her. They approached each other, and after a brief conversation she resolved to accompany him to his father's farm, in the town of Watervliet, where they would be married. The parents of the girl became alarmed at the absence of their daughter, but on Wednesday they received a letter from her, in which she said, "I will be at home on Christmas day and bring my husband with me."

The *Scandinaven og America* contradicts by authority the current rumor that Bjarnson, the Norwegian novelist and poet, is about to embark for this country with a colony of seven hundred emigrants. Mr. Bjarnson has never expressed any intention of leaving Norway, and no such colony has yet been organized in Norway. He is the regular correspondent of the *Scandinaven*, and in a private letter to its editor has stated that he will come to the United States and spend here the years 1875 and 1876. This is all that is official on the subject.

THE METHODIST CHURCH.

Its Present Status—The Increase of the Year.

The New York *Christian Advocate*, the official organ of the Methodist Episcopal Church, gives the following statistics showing the present condition of the denomination, and the increase of a year:

	This year.	Increase.
Bishops	14	....
Annual conferences	76	2
Itinerant ministers	10,571	329
Local preachers	12,261	297
Total preachers and bishops	22,846	626
Lay members	1,288,704	16,208
Probationers	175,323	dec. 10,622
Total members and probationers	1,464,027	5,585
Deaths during the year	18,900	1,822
Church edifices	14,499	499
Value of church edifices	$66,332,580	$3,939,343
Parsonages	4,677	192
Value of parsonages	$8,542,554	dec. $33,323
Total value of churches and parsonages	$74,875,134	$3,906,020
Sunday schools	18,031	559
Sunday school officers and teachers	197,180	3,489
Sunday school scholars	1,318,603	49,044
Conference collections	$1,095,339	$77,991

Commenting on these figures, the *Advocate* says:

It will be noted that, after making up for the unusually large number of deaths (18,900), there is a considerable net gain in the membership, though much less than was hoped for at the beginning of the year. There has been a large increase in the number of itinerant and local preachers.

The advance in the number of churches is also large, giving an average increase of over one and a half church for every working day of the year. In the number of parsonages the gain has been nearly four each week. The net increase in church property (church edifices and parsonages) is nearly $4,000,000. The average increase in connectional church property for each week of the year is over seventy five thousand dollars.

The progress of the church in the Sunday School department is also gratifying, the average gain for every Sabbath in the year being over 10.7, over 67 officers and teachers, and 770 scholars.

COMMERCE AND INDUSTRY.

The machine works at Chillicothe, Ohio, have all they can do.

The Columbus (Ohio) Rolling Mill Company has rolled its heaviest since the panic began.

A number of laborers are now engaged excavating iron ore at the Beech Pond mine, in Wayne county, Pa., and more are wanted.

Columbus, Ohio, has five hundred manufactories, employing 10,000 skilled workmen, and producing $20,000,000 worth of manufactures annually.

The panic has not frightened the Iron Company at Elk Rapids, Mich. Its furnace is running as usual, and it is now buying its wood for next year.

The Shoals blast furnace in Lawrence county, Indiana, will in a few days commence running, using ore from the newly discovered beds in Indian Creek township.

New iron works are about being established at South Bend, Ind. A company in Geneseo, N. Y., proposes uniting with an establishment already there, forming a new and heavy concern.

Both the mills of the Lancaster (Pa.) Manufacturing Company, will be started up this week, to run day and night on merchant iron. This will give employment to a large number of men.

Meramac Furnace, at Meramac, Mo., will be blown out in the spring, when its height will be increased one foot, and the diameter of boshes lessened six inches. It is now 33½ by 9½ feet.

The Jeffersonville, Ind., City Council has passed an ordinance giving employment to all men in the city in need of work, at one dollar per day. They are employed upon street improvements.

E. M. Norton, President of the great Norton Iron Works, at Ashland, Ky., estimates that the mill will turn out about 500 kegs of nails a day, besides making pig iron from the rich ore near by, and will employ over 400 operatives.

Lancaster Furnace, situated seven miles east of Grafton, West Va., on the Baltimore and Ohio Railroad, will go into blast in the spring. The height of the stack is 60 feet, the outside diameter at the boshes is 15½ feet, and it has a closed top. The capacity per week is above 110 tons.

At Clifton Forge, Va., on the Chesapeake and Ohio Railroad, a Mr. Fisher is erecting a blast furnace of medium capacity. It will use hematite ore, and splint coal from West Virginia for fuel. A Mr. Cook is erecting a similar furnace about five miles below, to use block ore.

On Wednesday last, the Bethlehem Iron Company increased their capital stock $350,000. The whole amount was promptly taken, Messrs. Adolph E. Borie, Joseph Wharton and Wm. Thurston, being large purchasers. The company, by act of Assembly, were authorized to increase their capital stock $400,000 but the amount above stated was all that was deemed necessary at present.—*Bethlehem Progress.*

Anything to make money. In Berkshire county, Mass., they are preparing pressed forest leaves for the market. The leaves are placed between slips of brown paper, a certain number of the slips being fastened together at the edges, and forming what is called a book, each containing about one hundred leaves. One man has recently sold a number of books to go to Europe, while others have been sent to California.

The Otis Manufacturing Company, at Ware, Massachusetts, has been in existence more than forty years. They have a capital of $300,000, and employ at their mills in Ware about 900 hands in the manufacture of denims, shirting stripes and tickings, using 5,000 bales of cotton annually. They have also a hosiery mill, with seventy-three knitting machines, in which they turn out 250,000 dozen hose annually. This product is soon to be increased to 300,000 dozen. They run in their cotton mills 470 looms and 25,210 spindles, turning out 5,000,000 yards of goods each year.

Spite of dull times and tight money, many large lumbering firms are putting an extra force of men and teams into the pineries above Oshkosh, Wis., and the prospect is that the amount of logs put in this winter will be fully two-thirds as large as usual. The large lumbering firms are doing an increased business, but the smaller ones are doing little. It is the opinion of mill men generally that the ultimate result of the present financial stress will be beneficial to the lumber interest. The present surplus will be worked off before this winter's crop of logs can be manufactured, and next year good prices must rule.

There are volumes of significance in the following official returns of the amounts of iron rails exported from Great Britain to this country during the same periods of three successive years:

Month ending Oct. 31, 1871, tons	52,174
Month ending Oct. 31, 1872, tons	31,936
Month ending Oct. 31, 1873, tons	8,064
Ten months ending Oct. 31, 1871, tons	441,790
Ten months ending Oct. 31, 1872, tons	410,016
Ten months ending Oct. 31, 1873, tons	160,036

At Rahway, N. J., where the carriage manufacturing interests of the State are centered, most of the establishments are closed. Of the three largest manufacturers, Erastus Woodruff alone has been able to retain his full force, though of course, at reduced hours. Denman, Hatfield & Jackson have ceased work, and only retain a sufficient number of hands, generally apprentices, to keep the stock on hand from becoming damaged. All the spoke, rim and hub manufacturers, the trimmers and leather workers, depending, as they do, upon the carriage manufacturers for their trade, have been obliged to suspend work.

Concerning the English coal trade the London *Economist* says: Since yesterday week the price of coal on the London Coal Exchange has been reduced 6s per ton, and this fall, occurring at the beginning of winter, is an undoubted sign that the natural causes which were sure to bring about a reduction in price are at length beginning to tell. The business world never had much doubt, whatever theorists might think, that the price of coal had gone up as no other raw materials had gone up, and that the price, being much inflated beyond the cost of production, would work its own cure. As with other articles, the result of the high price would be a rush to produce more and a contraction of demand; and at a certain moment the combination of these causes would make the price fall almost as suddenly as it had gone up. All this has actually happened. The rush to open up new pits and extend old workings has been very great during the last two years, and, as the demand all the while has been tending to diminish, the closer approximation of the price to the cost of production begins. Much of the past alarm is thus shown to have been superfluous.

Dr. Boernstein writes from Vienna: "Stocks are dead, not only in Austria, but also in Berlin, in Frankfort, in Paris, in London—in all Europe. Stocks are dead, faith is dead, confidence is dead, credit is dead. There is nothing left but the universal distrust entertained by all against all; and capital, that is, hard cash, hides itself in old stockings, iron cooking pots and fire-proof safes; voluntarily, though with a sigh, renouncing its prerogative of bearing interest. It is really an All Saints day that we celebrate now, and on the great European Stock Exchange graveyard hundreds of thousands of mourners are seated with funeral torches in their hands, and placing funeral wreaths on the graves of their lost possessions, their hopes, their plans for the future and their dreams. But worse than all, it is not only faith that is dead; love and hope are also interred. With the downfall of paper, of stocks, the three Christian virtues—Faith, Love and Hope—hape been stricken from our life's catechism; Faith in the fructifying principle of corporate association, Love of labor, and Hope of the future. All that remains with us is stupid resignation and total indifferentism."

Pittsburgh Bank for Savings,
NO. 61 FOURTH AVENUE, PITTSBURGH.
ASSETS JANUARY 1, 1873....$778,251 56.
Chartered in 1862.

Open daily from 9 to 4 o'clock, and on SATURDAY EVENINGS, from May 1st to November 1st, 7 to 9 o'clock, and from November 1st to May 1st, 5 to 8 o'clock. Interest paid at the rate of Six Per Cent., compounded on the 1st and 15th of each month, and if not withdrawn compounds semi-annually, in January and July. Books of By-Laws, &c., furnished at the office.

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DRY GOODS.

DRY GOODS,
FOR
Holiday Presents!
AT
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Furs, Furs, Furs,
For Holiday Presents,
AT PANIC PRICES.
Beautiful Shawls and Cloaks
FOR HOLIDAY PRESENTS,
AT PANIC PRICES!
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A great variety of Choice Goods, suitable for HOLIDAY PRESENTS, are now offered at PANIC PRICES, at the GREAT CASH SALE, at
M'KEE'S,
No. 59 Market Street.

WHOLESALE HOUSE
Joseph Horne & Co.
MARKET STREET,
Invite attention to the
Large Additions to Stock,
made during the past week, which will be found
UNSURPASSED
IN VARIETY,
And all at the extreme
LOW PRICES.
DRY GOODS, HOSIERY, GLOVES AND STAPLE NOTIONS of all kinds.
MILLINERY & SILK GOODS.
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FOR
Harmony Flannels & Fullerton Yarns.
Special Inducements
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THE VALUE OF MONEY HAVING APPRECIATED, IT MORE THAN EVER COMMANDS FAVORABLE INDUCEMENTS AND PRICES.
TO Cash Buyers OF
CARPETS,
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WE ARE OFFERING SPECIAL
Bargains
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OLIVER McCLINTOCK & CO.
23 FIFTH AVENUE.

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Winter Stock.
PRICES LOW,
STYLES GOOD,
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ALL GRADES.
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J. & H. PHILLIPS,
Manufacturers and Dealers in
OIL CLOTH, WINDOW SHADES, &c.
Green Shade Cloth a Specialty.
Also, Agents for the BOSTON BELTING CO.'S RUBBER BELTING HOSE, STEAM PACKING, &c.
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PAINTING, GRAINING AND GLAZING.
Nos. 26 and 28 SIXTH STREET,
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FANCY GOODS.

FANCY GOODS
AND
TOYS.
C. Yeager & Co.
Invite the attention of Wholesale Buyers to their very large and well selected stock of the above goods, which we will sell at the
VERY LOWEST PRICES,
FOR CASH.
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Practices in all the Federal, Supreme and County Courts. Collection made and legal business transacted through reliable correspondents in all parts of the United States, Canada and Europe.

MERCHANT TAILOR.
B. TIEGEL,
No. 53 SMITHFIELD STREET.
Just received, a full line of CLOTHS and CASSIMERES, for Fall and Winter Wear, AT LOWEST PRICES.

ASBESTOS-BANK-VAULT-LINING-&
NON CONDUCTING CEMENT
FOR COVERING
STEAM PIPES, BOILERS & HOT BLAST PIPES
IMPROVED & WARRANTED
W.C. CHILDS & CO. 133 WOOD ST.
MANUFACTURERS. PITTSBURGH.

DRY GOODS.

WM. SEMPLE.
New Goods! New Prices!
LOWER THAN EVER.
IMMENSE STOCK
DRESS GOODS.
Choice Styles, 12 1-2c,
Extra Choice, 18 3-4c,
At 25 and 28c, formerly 50c.
Heavy Black Poplins, 25c
Extra Finish Poplins, 31c
Black Silks, Sterling Bargains.
BLACK ALPACAS
Very Cheap.
Satteens and Serges at 37½ and 50c.
CAMELS' HAIR GOODS,
At Very Low Prices.
AT 50c, DRESS GOODS
Formerly 87c and $1 00.
At 25 and 30 Cents,
BEAUTIFUL COLORED POPLINS
165, 167 and 169
Federal Street, Allegheny

AT ERWIN'S
GREAT
Closing Out Sale,
GOOD BARGAINS.
At 18 3-4 Cents,
Polka, Spot and Ring Patterns TYCOON REPPS—a Good Bargain.
At 37 1-2 Cents,
The Best Value in this market in a BLACK ALPACA—same quality as sold elsewhere at 50 cents.
At 50 Cents,
A Splendid Quality of BLACK ALPACA—regular retail price 75 cents.
At 25 Cents,
One Case Colored Mohairs—reduced from 50c
At 25 Cents,
SILK STRIPED POPLINS—reduced from 50 cents.
At 12 1-2 Cents,
A Large Assortment of DRESS GOODS—reduced from 20, 25 and 30 cents, to Close Out.
At 50 Cents,
One Case ALL-WOOL FRENCH MERINO—reduced from $1 per yard.
Good Bargains in Every Department.
We have Marked Down the Prices in our FUR DEPARTMENT, and will offer during the HOLIDAY SEASON some
Extra Good Bargains
A. W. ERWIN & Co
172 and 174
Federal St, Allegheny,
26 Fifth Ave., Pittsburgh.

MANUFACTURERS.

Bailey, Farrell & Co.
LEAD PIPE,
SHEET AND BAR LEAD
MANUFACTURERS.
ALSO,
PIG LEAD, IRON PIPE,
RUBBER HOSE,
HOSE PIPES and SCREWS,
Steam Gauges and Whistles,
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BRASS and IRON LIFT and FORCE PUMPS,
No. 167 Smithfield Street,
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SEND FOR PRICE LIST.

STEAM ENGINES.
I am prepared to furnish Steam Engines so much approved of on short notice. Having different sized Engines on hand, and finishing others, the public can be accommodated with almost any size they want. The work to show for itself.
WILLIAM FISHER,
Pike, between Sixteenth and Seventeenth streets, Fifth ward, Pittsburgh.

Dickson, Marshall & Co.,
GENERAL FOUNDERS.
HOUSE FRONTS A SPECIALTY,
Corner Liberty and Twenty-third Sts.

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PANIC PRICES.
Comforts,
Blankets,
Lace Curtains,
Upholstery Goods
GREATLY REDUCED FOR 30 DAYS.
CALL AND SEE PRICES.
H. EDMUNDSON & SON'S
55 MARKET STREET.

WHO KILLED THEM?

ABEL'S
VERMIN
EXTERMINATOR
IT HAS NO EQUAL FOR BANISHING
Rats, Mice or Roaches.
TRY IT! SOLD EVERYWHERE! TRY IT!
MANUFACTURED BY
C. ABEL & CO.,
Office: 116 SMITHFIELD St. Pittsburgh.

GEORGE STAMM,
Methodist Book Building, No. 131 SMITHFIELD ST.
Repairs and Polishes Pianos, Fine Furniture and Sewing Machine Cases.
Models made in the best workmanship style. Charges moderate.

DRY GOODS.

WM. SEMPLE.
New Goods! New Prices!
LOWER THAN EVER.
HOUSEKEEPING GOODS.
BLANKETS, extra bargain.
COVERLETS and QUILTS, very cheap.
FLANNELS, all kinds and colors
BARRED FLANNELS, at 12 1-2c.
GREY TWILLED, heavy, at 18 3-4c.
WOOL PLAID, extraordinary bargain.
POPLIN PLAID, about one-half former prices.
MEN and BOYS' GOODS, all bargains.
WATERPROOF, all colors.
WATERPROOF, as low as 70c.
PRINTS, good styles and cloths, 6 1-4c.
BEST PRINTS, only 8 1-3c.
VELVETEENS, all colors, prices very low.
CARPETS and OIL CLOTHS, bargains.

EXTRA GOOD BARGAINS
In Goods Suitable for
HOLIDAY PRESENTS
KID GLOVES.
Real Alexander, 2, 3 and 4 Buttons, reduced from $1 00 and $1 50.
SABLE MUFFS,
At $16 00, reduced from $20 00.
At 20 00, reduced from 25 00.
At 22 50, reduced from 30 00.
At 25 00, reduced from 35 00.
SABLE SETS,
At $18 00, reduced from $25 00.
At 25 00, reduced from 35 00.
At 30 00, reduced from 40 00.
Bargains in Siberian Squirrel,
Bargains in Alaska Mink,
Bargains in Fitch,
Bargains in Seal.
All our FUR GLOVES reduced to close out the stock during the Holiday Season.
GOOD BARGAINS IN SHAWLS,
GOOD BARGAINS IN SKIRTS,
GOOD BARGAINS IN JACKETS,
GOOD BARGAINS IN DOLMANS.
BLACK REPELLANTS,
BLUE REPELLANTS,
BROWN REPELLANTS,
GREEN REPELLANTS,
All at Very Low Prices.
A. W. ERWIN & Co
172 and 174
Federal Street, Allegheny.

MEDICAL.

NOTICE.
DR. L. J. KAHN
Requests all patients to address to his permanent office 29 FIFTH AVENUE, NEW YORK, where he may be consulted either personally or by correspondence on all cases of Nervous Debility, Loss of Manhood through early Indiscretion, and Venereal Diseases. JUST PUBLISHED—NERVOUS EXHAUSTION, a Series of Lectures as delivered by Dr. Kahn at his Grand Anatomical Museum, 688 Broadway. Mailed, post paid, free for 25 cents. Address DR. KAHN, 29 Fifth avenue New York.

Speedily Cured!
ALL forms of Venereal, Private and Nervous Diseases at the old established Girard Medical Institute—172 Second avenue, between Smithfield and Grant streets, Pittsburgh, Pa. [illegible]
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Office, No. 296 PENN STREET, Pittsburgh, Pa. [illegible]

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HAPPY RELIEF FOR YOUNG MEN from the effects of Errors and Abuses in early life. Manhood Restored. Impediments to Marriage removed. New method of treatment. New and remarkable remedies. Books and Circulars sent free, in sealed envelopes. Address HOWARD ASSOCIATION, No. 2 South Ninth street, Philadelphia, Pa.—an institution having a high reputation for honorable conduct and professional skill.

PRIVATE DISEASE—OFFICE No. 194 PENN STREET, next door to St. Clair Hotel. [illegible] DOCTOR W. 194 Penn street, Pittsburgh, Pa. Office hours from 9 A. M. till 7 P. M.

COAL.

Anthracite Coal
[illegible]
HUNTSMAN, MILLER & CO.,
No. 1 Marion avenue, Allegheny.
E. N. HUNTSMAN, [illegible]

JOS. SPENCER. JAS. M'KAY. ROBT. LIDDELL & WATSON.
Phoenix Steam Brewery,
SPENCER, McKAY & CO.,
MALTSTERS AND BREWERS,
Ale, Porter and Brown Stout,
PITTSBURGH, PA.
ROBT. WATSON, Manager.

JAMES GALLAGHER,
Merchant Tailor,
No. 10 Sixth Street, late St. Clair,
Has just received a large and well selected Stock of
FALL and WINTER CLOTHS
CASSIMERES, VESTINGS, &C.,
Of the best goods and latest styles. The Cutting Department is under the care of Mr. G. A. MUHLANBRING, who has been connected with the [illegible]

DRY GOODS.

WM. SEMPLE.
New Goods! New Prices!
LOWER THAN EVER.
SHAWLS, Striped, Unusual Bargains.
SHAWLS, Broche and Paisley, Cheap.
SHAWLS, Black Thibet, Very Low.
CLOAKING VELVETS,
VERY LOW PRICES.
BONNET VELVETS,
CHEAPER THAN EVER.
Millinery Goods,
FULL STOCK.
HATS, BONNETS,
RIBBONS and FLOWERS,
SACQUES and WALKING JACKETS.
STORM CLOAKS, all sizes.
FURS, extra bargains.
FANCY GOODS, new stock.
TOYS!
SPLENDID STOCK.
FELT SKIRTS, Great Bargains.
EMBOSSED SKIRTS, 62½c.
165, 167 and 169
Federal Street, Allegheny.

INSURANCE.

SOUTH SIDE
Fire Insurance Co.
CAPITAL - - $100,000.
Office, 2633 Carson Street, Pittsburgh.
R. B. BROWN, President.
H. LAFFERTY, Vice President.
[illegible]

Manufacturers' and Merchants'
Insurance Company,
87 WOOD ST., PITTSBURGH, PA.
FIRE AND MARINE INSURANCE.
Capital, - $250,000.
Assets $343,600 18, Jan. 1, 1873.
[illegible]

People's Insurance Company
OF PITTSBURGH.
Office, N. E. Corner Wood street and Fifth avenue.
[illegible]

Western Insurance Company,
OF PITTSBURGH.
INCORPORATED APRIL, 1849.
CAPITAL ... $225,000.
FIRE AND MARINE INSURANCE.
[illegible]

Monongahela Insurance Co.,
OF PITTSBURGH.
INCORPORATED 1854.
CASH CAPITAL ... $175,000.
[illegible]

Citizens' Insurance Company,
OF PITTSBURGH.
Office—No. 131 Smithfield street, second door from Wood.
[illegible]

"OLD RELIABLE"
Franklin Fire Ins. Co., of Philadelphia,
ORGANIZED 1829.
CASH ASSETS—$3,500,000.
COFFIN, KELLOG & CO., Agents,
Corner Third avenue and Wood street, Pittsburgh, Pa.

PROPOSALS.

PROPOSALS.
Proposals for Army Transportation on the Missouri River.
HEADQUARTERS MIL. DIV. OF THE MISSOURI,
OFFICE CHIEF QUARTERMASTER,
CHICAGO, ILL., December 16, 1873.
SEALED PROPOSALS [illegible]
D. H. RUCKER,
Assistant Quartermaster General U. S. Army, Chief Quartermaster Military Division of the Missouri.

OFFICE OF CONTROLLER OF ALLEGHENY COUNTY,
Pittsburgh, Pa., December 11, 1873.
NOTICE.
Sealed Proposals
Will be received at this office until the 18th inst., for
For Building a New Wooden Bridge
[illegible]
HENRY WARNER, Controller.
Per HENRY SNIVELY, Clerk.

FINANCE AND TRADE

WEDNESDAY EVENING, December 17, 1873.

The letter of Secretary Richardson on the subject of a deficiency in the revenues and in favor of increased taxation seems to have been the main cause for the advance in gold to 111½, which quotation has not been sustained.

Money in the eastern markets is easy on call, ruling at from 4 to 7 per cent. but commercial paper rules as high there as here. From our telegraphic reports we note the increase of the legal tender issue of the Government to $374,000,000 or an increase of $18,000,000 over the fixed limit, and which leaves the department still $26,000,000 to go and come on before the maximum of $400,000,000 is reached.

The balances held by the Treasury are reported to be $84,250,000 gold, and $780,000 currency.

Money in Pittsburgh is quiet, and no great demand manifests itself from good borrowers. "The poor ye always have with you," and the chronic borrower is still croaking over the closeness of the market.

Of the Philadelphia market the *Ledger* says:

The money market appears to be in more liberal supply of funds for temporary use, and borrowers find no difficulty in obtaining the needed accommodations. Call loans are made upon prime securities at 6 per cent. as the prevailing rate. Strictly first-class commercial paper is in better request from dealers at 10 per cent. per annum discount, and there have been some negotiations at 8 and 9 per cent. upon very choice names. On Government collateral three to four months' paper is quoted as low as 7 per cent. There is a steady increase of currency and the situation in commercial circles steadily improves.

The "cheap transportation" question has been made a subject of discussion in a caucus of the Western and Southern members of Congress. The drift of the discussion was in favor of some action being taken by Congress on the subject, but it was considered inopportune to urge the matter at present or during the continuance of our monetary difficulties. Action was urged in favor of the improvement of Mississippi river navigation, but in a non-committal manner. The claims of various routes were advocated and a resolution was adopted looking to a permanent organization of members pledged to the enforcement of some plan for relieving the West from the heavy charges for freights on their products.

—On the subject of resumption the *Journal of Commerce* has a forcible article, from which we make the following extract:

There is no doubt some truth in the assertion that with any fixed amount of irredeemable paper currency, however large, its unrestricted use will lead by a natural law to a financial stringency favorable to a return of par redemption. But any measure which takes away all the binding force of the stringency at the moment it begins to be felt, by elongating the band or giving it unlimited "elasticity," in its very nature must operate, until in itself it become useless, as a perpetual bar to specie payments. Inconsistent as this recommendation of specie payments and more flexibility to the currency is shown to be, it hits to a nicety the common sentiment of the masses of the people. They favor specie payments in the abstract, and expansion of the paper currency in the concrete. They approve of par redemption (like virtue) as a sentiment; but they favor a market that never denies the borrower (like a questionable self-indulgence) as a present experience.

Those who criticise the President for his seeming contradictions will do well to ask themselves if they are not fairly represented in his mixed periods. They are in favor of specie payments? Yes. They long for the time to come when there shall not be a dollar of irredeemable currency in the country? Yes. Will they make their share of the sacrifice necessary to that consummation? No. Will they submit willingly to any process of compression that will lead, however slowly, to that result? No. This is emphatically public sentiment. And the mass of the people clamor when, in the natural order of things, the money market turns so that the way to specie payments can be plainly seen. And the busiest among them are now beseeching the Government to place fresh barriers in that rugged path. If virtue could be practised without self-denial they would all be saints. This is the pith of the whole matter. Liquidation, shrinkage of nominal values, enforced privation—these are part of the necessary steps to specie payments; economy and a greater reliance on one's own resources must be accepted with the result.

Those who treat publicly of these questions know this, if they know anything about the subjects they discuss. Some hope to inaugurate the par redemption by a disguised, sugar-coated process, and leaves all the pain and self-denial to come afterward. But it will not succeed. The very moment the operation is felt the resistance will begin, and no measure that can be reconsidered will ever prove effectual. This we give as our reply to all those well-meaning correspondents who insist that we shall devise and recommend some new method to accomplish this object they profess to desire so much. It is not the plan, but the heart, that is wanting. The paper-money fiction has had the debauching, demoralizing effect that an accepted lie ever works in the community. It is not "how to reform?" but, "have we a heart for it?"—that is the question to be solved. The way is plain enough to willing feet.

—The following table shows the prices of railway stocks, gold, etc., at the various sessions of the New York Stock Exchange, during the day. Furnished by Gold and Stock Telegraph Company, corner of Fourth avenue and Wood street:

December 17, 1873.	10:30 A.M.	11:30 A.M.	12:30 P.M.	1:30 P.M.	2:30 P.M	3:00 P.M.
Gold	112	112⅛	112⅛	112	111⅞	111⅞
Canton	....	65	....	64	....	....
Western Union Teleg'h	74⅛	74⅛	74⅛	73⅞	74	74
Quicksilver	....	27⅛	....	25	....	....
Pacific Mail	38½	38¼	....	38¾	38⅞	38¾
Adams Express	....	91½	....	90	....	....
Wells-Fargo Express	....	71½	....	71½	....	....
American Express	....	58	....	59	....	....
United States Express	....	67½	....	67	....	67½
New York Central	96⅛	96¼	....	96⅞	....	96½
Erie	....	....	....	44½	44½	....
Michigan Central	....	75	....	74	....	....
Michigan Southern	....	76¾	76½	....	76	76½
Illinois Central	....	98	....	100	....	....
Cleveland & Pittsburgh	....	84½	....	84½	....	84¾
Chicago & Northwestern	....	55⅝	55½	55¼	55¾	55¾
Do preferred	....	69	....	69	....	....
Rock Island	98⅝	98⅞	98⅛	98⅞	....	98½
St. Paul	41	41	40⅞	40½	....	40¾
Do preferred	....	63	63⅛	63⅛	63½	....
Wabash	52⅛	52¼	51⅞	51¾	51¾	51⅞
Fort Wayne	....	89½	....	89	....	....
Ohio and Mississippi	....	31	30½	31¾	30⅝	30¾
Union Pacific	31¼	31⅛	31	....	30⅝	30⅞
Chicago and Alton	....	101½	....	102	....	....
Boston, Hartf'd and Erie	2⅜	2⅛	....	2⅛	2¼	....
Harlem	....	122	....	121	....	122

—The following are the quotations for Government and State bonds received by wire from New York to-day:

GOVERNMENTS.

	Morn.	Noon.	Even'g.
1881, coupons	120	120⅛	120⅛
5-20s, 1862	115	115¼	115
5-20s, 1864	116¾	116¾	116½
5-20s, 1865	116¾	116¾	116⅞
5-20s, new	119	119¼	118¾
5-20s, 1867	119½	119⅞	119⅞
5-20s, 1868	....	119¼	....
10-40s	112	112	112
10-40s, coupons	....	112¾	112½
Currency 6s	113¾	113¼	113¼
New 5s	113	113⅞	113⅞

STATE BONDS.

	Morn.	Noon.	Even'g.
Tennessees	—	81	81
Tennessees, new	—	81	81
South Carolinas, July	—	11	11
South Carolinas, April	—	20	..
Missouri 6s	—	93	94

—Robinson Bros., bankers, Fourth avenue, furnish the following report of active stocks at the Philadelphia Board:

Penna. R. R.	46½
Penna. Scrip	93¼
Reading	55½
United Co's N. J.	118
Oil Creek	15
Lehigh Valley	58
A. V. R. R. 7-30	89
Central Trans.	40½
Pitts, Cin & St L, bonds	65½

PRODUCE AND GENERAL MARKETS.

OFFICE OF THE PITTSBURGH COMMERCIAL,
WEDNESDAY, December 17, 1873.

The following are the entire receipts of the leading articles for this market, by river and rail, for the twenty-four hours ending to-day:

Flour, bbls	1,599	Wheat, sacks	192
Apples, bbls	86	Corn, sacks	767
Butter, pkgs	33	Barley, sacks	170
Cheese, boxes	200	Oats, sacks	739
Bacon, pcs	10,000	Rye scks	170
Bacon, tcs	82		

The market indicates a vast improvement in the feeling, and a general increased activity was everywhere manifest. The flour and grain markets are fairly active, and owing to the limited stock on hand are very firm, though no change has been effected. Coffees are still excited and 34c ℔ ℔, for the roasted article was reached to-day. In the other branches a fair seasonable trade is being transacted at our former quotations. We therefore omit our extended report in detail.

The following are the receipts of the leading articles of produce received during the past two weeks:

	Last week.	This week.	Total.
Flour, bbls	7,672	7,439	15,111
Apples, bbls	1,890	1,630	3,520
Cheese, bxs	1,699	1,659	3,358
Corn, sks	2,705	4,452	7,157
Wheat, sks	3,044	2,648	5,692
Barley, sks	1,209	2,775	3,984
Rye, sks	1,090	950	2,040
Oats, sks	3,118	3,990	7,108
Butter, pks	147	208	355
Bacon, pcs	25,650	43,000	68,650
Bacon, tcs	130	322	452

APPLES—The receipts have fallen off, and as the weather continues favorable, the demand has increased. Sales were effected at a slight advance over previous quotations.

BUTTER—The market continues fairly active, with brisk demand for the better grades. Sales at 28@35c ℔ ℔ for choice roll.

DRIED FRUIT—The market is rather quiet, with regular sales of peaches and apples at 6@8c for the former, and 10@12c per ℔ for the latter.

EGGS—The receipts to-day were fair, and prices continue firm, with sales at 18@25c ℔ dozen for pickled, and 30@32c ℔ doz for strictly fresh.

CANNED GOODS—Trade is active, and had it not been for the late financial flurry, prices would have gone higher, owing to the short crops of last season. Prices are very firm, however, and the following are the present selling rates:

Fruits in Syrup—2½ ℔ California apricots, ℔ doz, $5 00; 2 ℔ blackberries, ℔ doz, $2 25; 2 ℔ Winslow's blueberries, ℔ doz, $2 50; 2½ ℔ white cherries, extra, ℔ doz, $3 50; 2 ℔ white cherries, extra, ℔ doz, $3 00; 2 ℔ white cherries, ℔ doz, $3 00; 2 ℔ red cherries, ℔ doz, $2 75; 2 ℔ grapes, ℔ doz, $2 25; 2 ℔ gooseberries, ℔ doz, $2 25; 3 ℔ peaches, extra, ℔ doz, $3 75; 2 ℔ peaches, ℔ doz, $3 30; 2 ℔ peaches, ℔ doz, $2 40; 3 ℔ pie peaches, ℔ doz, $2 25; 2½ ℔ California Bartlett pears, ℔ doz, $5 00; 2½ ℔ Bartlett pears, ℔ doz, $4 50; 2 ℔ Bartlett pears, ℔ doz, $3 50; 2 ℔ pears, ℔ doz, $2 25; 2 ℔ pine apple, ℔ doz, $2 50; 2 ℔ orange quinces, ℔ doz, $3 25; 2 ℔ raspberries, ℔ doz, $3 00; 2 ℔ strawberries, extra, ℔ doz, $2 50; 2 ℔ strawberries, ℔ doz, $2 50.

Vegetables—2 ℔ lima beans ℔ doz $2 75; 2 ℔ string beans ℔ doz $1 90; 2 ℔ Winslow's green corn ℔ doz $2 95; 2 ℔ Yarmouth sugar corn ℔ doz $2 95; 2 ℔ Baltimore corn ℔ doz $2 00; 3 ℔ golden pumpkin ℔ doz $2 50; 2 ℔ small green peas ℔ doz $3 00; 2 ℔ marrowfat green peas ℔ doz $2 75; 2 ℔ succotash (corn and lima beans) ℔ doz $2 75; 3 ℔ Cape May tomatoes ℔ doz $2 20; 2 ℔ tomatoes ℔ doz $1 80.

Miscellaneous—1 ℔ winslow's lobsters, ℔ doz $2 60; 2 ℔ do, $3 60; 1 ℔ california fresh salmon, ℔ doz $3 25; 2 ℔ do $4 50; 1 ℔ winslow's spiced salmon, ℔ doz $3 50; 3 ℔ do $6 75; 1 ℔ cove oysters, full, ℔ doz $1 40; 2 ℔ do $2 30; 1 ℔ cove oysters, light, ℔ doz $1 10; 2 ℔ do $2 00; 1 ℔ spiced oysters, lunch, $1 75; 2 ℔ do $2 75; 1 ℔ cherry stone clams, ℔ doz $2 50; 2 ℔ do $3 50. Pint Halford sauce, ℔ doz $4 25; half pint do $2 50; pint cape may tomato ketchup, ℔ doz $1 40; quart do $2 10.

GROCERIES—The market is more active with a fair business doing for the season. Coffees are still excited, and have taken another advance. The following are the rates: Roasted, in 1 ℔ packages, 34c; do loose, 33½c; fair Rio, 26c; good to prime do, 26@27c; choice Rio, 28@29½c. The remaining leading articles ruled unchanged to-day.

WHISKY—Highwines are higher with sales at $1 00@1 05 per gallon.

Louisville Market.

LOUISVILLE, December 17.—Cotton 15½c and dull. Provisions quiet. Pork $15 50. Bulkmeats quiet at 5¾a6a7¼a7½c. Green meats firm; shoulders 5½c; sides 6¼a7c. Lard steady at 9½a10½c. Bacon nominal. Hogs dull at $5 15a5 30. Flour firm at $5 50a6 00. Wheat active and unchanged. Corn firm at 50a55c. Oats active. Whisky firm.

Boston Wool Market.

BOSTON, December 17.—Wool firm and in good demand; very full prices continue to be obtained; stocks of all kinds are moderate for the season; demand chiefly for fine fleeces; sales extra and double extra Ohio and Pennsylvania at 52a55c; Wisconsin and Michigan 48a51c; pulled wools selling quite freely and range 40 to 55c.

PITTSBURGH OIL TRADE.

OFFICE OF THE DAILY COMMERCIAL,
THURSDAY, December 18, 1873.

REMARKS—The market appears to have come to a stand still. Holders of crude in the oil regions continue firm and refuse to make concessions in order to effect sales. In our market we hear of no sales. Below will be found all the information we could learn of.

CRUDE.

The market was entirely devoid of animation. We quote nominal at 3a3½c per gallon. The following sales were made at

PARKER'S.

1,000 bbls Union pipe	97½c
1,000 bbls United pipe	87½c

Later in the day holders were asking $1@1 05 per barrel.

REFINED.

The market was a quiet one. Prices are the same as last noted, 10¾@11c per gallon free on cars at works.

Philadelphia—Market reported quiet; December 13½c; futures, January, 13½c; February, 13½c; March, 14½c; April, 14½c per gallon.

New York market very much unsettled; December 13⅞@14c. Sales of high test for January at 15c.

OIL BARRELS.

Market quiet, with sales city $1 80; country $1 75.

[By Western Union Telegraph Line.]

TITUSVILLE, December 17.—The "Herald" says: The petroleum markets fell off slightly at some points in the region owing to rumors of large strikes. On upper road the market ruled during the day between $1 12½a1 15. Oil City, $1 05a1 10. At Parkers 87½c for United, 97½c for Union. Home refined 5½c in bulk, and 10½c in barrels. Sales:

1,000 bbls, upper road, spot	$1 12½
2,000 bbls, upper road, spot	1 15
500 bbls, upper road, spot	1 15
1,000 bbls, Oil City, spot	1 10
1,000 bbls, Parkers, Union pipe	97½
1,000 bbls, Parkers, United pipe	87½

PHILADELPHIA, December 16.—Market quiet; S. W. 13½c; crude 4½c; cases 18½c; sales none; futures—January 13½; February 13½c; March 14½c; April 14½c.

NEW YORK, December 17, closing 16.—Petroleum market very unsettled, but moderately active; crude in bulk, 5½c. Refined; sales 500 bbls at 14c; 12,600 bbls 13⅞c; 12,500 high test January 15c; refined in cases 19@20c. Naptha quiet at 8½c bid, 8¾ asked. Philadelphia steady and in moderate demand; 2,00 bbls refined—December sold at 3½c.

PARKER'S, December 17.—Market quiet at $1 02½ to 1 05.

OIL CITY, December 17.—Market quiet at $1 05.

TIDIOUTE, December 17.—Market quiet and unchanged: 80c bid.

ROUSEVILLE, December 17.—Market firm at 95c.

PETROLEUM CENTRE, December 17.—Market quiet and nothing ordinary quoted; steady at 95c.

TITUSVILLE, December 17.—Market quiet; spot, $1 10a1 12½.

[By Atlantic and Pacific.]

PHILADELPHIA, December 17.—Refined 13½c; crude in bulk 4½c in bbls 10c; January 13½c; February 13½c; March 14½c; April 14½c.

NEW YORK, December 17.—Crude 5½c to 5¾c; refined 13⅞a14c; market quiet and nothing doing as yet.

OIL CITY, December 17.—Market quiet and unchanged at $1 00a1 05.

IRON MARKETS.

LOUISVILLE.

December 16.—Pig Iron—Hot blast Hanging Rock charcoal—Extra No 1 foundry $41a42; No 1 foundry $40a41; No 2 foundry $34a35; No 3 mill $32a33. Hot blast Tennessee charcoal—No 1 foundry $38a39; No 2 foundry $33a34; No 3 mill $31a33. Hot blast stone coal metal—Red S. Missouri No 1 foundry $40a41; Red S. Missouri No 2 foundry $38a39; Red S. Missouri No 3 mill $30a31. Cold blast car wheel—Ohio Hecla, different numbers, $65; Kentucky Red river $60a61; Kentucky Cottage $60a61; Bath Kentucky $60a61; Tennessee Dover $56a58; stone coal Ohio, No 1, from native ores, $37a38; No 2, from native ores, $33a34; mill, from native ores, $30a31.

BAR IRON.—We quote S C, $3 70a3 90; charcoal at $4 70a4 90. Other sizes are graded at proportionate rates: nail-rod, Swede, at 9½a10½c.

STEEL.—Cast 22a25c; American blister 18c; German 15a18c; steel plow-slabs 9c; steel plow-wings 9½c.

NAILS.—We quote: 10d nails at $4 25a4 50 per keg, and smaller numbers at the usual advance.—*Commercial.*

MARQUETTE.

There is but little change anywhere in the condition of the iron markets. It is monotony with manufacturers and consumers of pig iron have now to contend with, one day with a gleam of hope and the next with a shower of despair.

Our Lake Superior furnaces are still running full time, and have calls for their metal, but there is not much prospect of the product being marketed this winter, and whether they can next summer obtain present cost for it remains to be seen.

The ore business is very flat, there being no demands for ore from any direction, whilst collections on the past season's business seem entirely impossible. We are now, in short, in our most critical condition, but we hope the leading companies may be able to hold out, and that a more cheering aspect of affairs will soon be presented.

Business abroad shows symptoms of revival, as if the crisis in the panic had been passed, and as if all the weakened concerns had gone under. Congress seems to be the hope that many are leaning upon.—*Marquette Mining Journal.*

Louisville Leaf Tobacco Market.

December 16.—The market has been drooping during the week, though the sales are largely in excess of the previous week. The planters have rushed into the market low grades, inferior, and damaged tobacco, which have been put in the break and sold. There is a surplus of inferior tobacco on the market, and most of that arriving is of a low quality, and prices on lugs have materially declined. All classes of tobacco are lower than last week. As yet but little good tobacco has been sent forward, and the offering since the commencement of the year have, in the main, been inferior tobacco. The attendance of buyers on the market is large, and the offerings are freely taken. Good conditioned leaf or lugs well prized would bring more than our quotations. We revise quotations as follows:

	Light.	Heavy.
Lugs, common	$5 25@5 75	$5 75@6 75
Lugs, good	5 75@6 25	6 75@7 75
Leaf, common	7 00@8 25	7 75@9 25
Leaf, medium	8 25@9 25	9 25@10 25
Leaf, good	9 75@10 75	10 25@11 50
Leaf, fine	11 00@12 00	11 50@13 50
Bright wrappers, medium	15 00@20 00	......@......
Bright wrapp'rs, good and fine to choice	25 00@75 00	......@......
Sweepings and trash		75@2 00
Factory trash		2 25@4 00
CUTTING SORTS.		
Lugs, common	$5 75@7 75	......@......
Lugs, good	6 25@7 75	......@......
Lugs, extra colory	7 75@8 75	......@......
Leaf, common	9 00@12 00	......@......
Leaf, medium	12 00@14 00	......@......
Leaf, good	15 00@20 00	......@......
Leaf, fine and choice	15 00@30 00	......@......

—*Commercial.*

MARKETS BY TELEGRAPH.

Chicago Market.

CHICAGO, December 17, 1873.

FLOUR—Dull but unchanged.

GRAIN—Wheat dull and lower; No 1 spring $1 18½; No 2, $1 13¾ cash, $1 14¾ seller January; No 3, $1 08a1 09½; rejected, 99ca$1 03. Corn dull, unsettled and lower; No 2 mixed, 51½c cash or seller December; 51½a51⅞c seller January; 52½c seller February; rejected 50. Oats dull and unsettled; No 2, 37½c; rejected, 35a35½c. Rye dull and nominal; No 1, 76a77c. Barley dull and unsettled; fall No 2, $1 34a1 35; No 3, $1 05.

PROVISIONS—Pork unsettled at $14 cash. Lard steady and in moderate demand at 8½c cash. Bulk meats steady; shoulders 5c; short rib middles 6½c. Green meats quiet; hams 7¾a8c.

DRESSED HOGS—Steady; shipping grades $5 90a5 95.

WHISKY—Strong at 96a96½c.

Buffalo Live Stock Market.

BUFFALO, December 17.—Cattle—Receipts, including reported arrivals, 561 head; total for the week 5,185 head. Market moderately active and strong at last week's quotations; quality of stock common to prime, but little medium offering; sales 400 Ohio steers, 1,088a1,445 ℔s, at $4 37½a6; 113 Illinois steers, 1,326a1,456 ℔s, at $4 37½a5 80; 160 Texas steers, 1,084a1,086 ℔s, at $4 50; 250 Indiana steers, 1,086a1,258 ℔s, at $4 50a5 37½; 100 Michigan steers, 990a1,202 ℔s, at $3 50a4 75.

Sheep and Lambs—Receipts, including reported arrivals, 8,200; total for the week 13,800. Market active at ½c decline on all grades from last week's closing prices; sales, 1,600 Michigan sheep, averaging 78a93 ℔s, at $4 55a5; 200 Ohio sheep, averaging 80 ℔s, at $4 50.

Hogs—Receipts, including reported arrivals, 2,200; total for the week 17,700, against 20,700 head same time last week. Market dull and slow at 20c decline from yesterday; Yorkers $5 00a5 10; for heavy hogs $5 20a5 30.

New York Market.

NEW YORK, December 17.—Cotton weak at 17½c. Flour less active; receipts 15,000 bbls; superfine Western and State $5 90a6 25; common to good $6 90a7 25; white wheat extra $7 65a8 65. Whisky dull at 99c. Wheat heavy; No 2 spring $1 56; No. 2 northwest $1 67; winter red western $1 60. Rye, barley and malt unchanged. Corn scarcely so firm; western mixed in store 78½c; afloat 79a80½c. Oats dull; mixed western afloat 55a56c; white western 57a58c. Hay and hops unchanged. Coffee strong at 23a26c. Sugar steady. Molasses firm at 74c. Rice quiet. Crude petroleum 5½c; refined 13⅞c. Eggs quiet at 29a30c. Leather firm at 27a30c. Wool quiet; treble extra and picklock 60a65c. Pork steady at $16. Beef unchanged. Cut meats dull at 5¾a6½c; middles dull and heavy at 7½c. Lard quiet and weak; steam 8½c; tierces March 9½c. Butter steady at 20a31c. Cheese firm.

Philadelphia Market.

PHILADELPHIA, December 17.—Flour firm; superfine $5a5 50; Iowa, Wisconsin and Minnesota extra family $6 75a7 75; State, Ohio and Indiana do $7 50a8 50. Wheat quiet; red $1 55a1 60; amber $1 65a1 68; white $1 70a1 85. Rye steady at 95c. Corn less active; yellow 77a78c; old 62a67c; new white 70c. New oats steady; white 57a58c; mixed 53a54c. Provisions fairly active; mess pork $16a16 50; beef hams 20a23c; smoked hams 11a13c; sides 9c; shoulders 7¾a7½c; hams in pickle 9½a10c; sides 8c; salted shoulders 6½a6½c; lard held at 8½a8½c. Petroleum steady; crude 9½c; refined 13½c. Whisky held at $1 05½c.

Cincinnati Market.

CINCINNATI, December 17.—Cotton quiet and nominal at 15½c. Flour quiet and unchanged. Wheat active at $1 47a1 48. Corn firm at 54a55c. Rye firm at 95a96c. Oats firm at 42a50c. Barley firm at $1 40a1 55. Pork quiet at $15 00a15 50. Lard quiet; steam 8½a8½c; kettle 8½c. Bulk meats quiet at 5½a6½a7c. Bacon quiet and steady; shoulders 7c; clear rib 7½c; clear 8c. Hogs slow; for butchers grades $4 65a5 00. Whisky quiet and weak at 95c.

New York Dry Goods Market.

NEW YORK, December 17.—Commission houses were less actively employed to-day, but there was a moderate jobbing trade. The market for cotton goods is strong with an upward tendency. Pepperell fine browns are advanced ½ cent per yard. Columbian denims up to 22½c, and Otis makes have advanced. Woolens fairly active. Rockville and Wellington fancy prints sold at auction from 5 to 6½c.

Baltimore Market.

BALTIMORE, December 17.—Flour steady in good demand and unchanged. Wheat firm; choice white $1 85a1 87; fair to prime do $1 67a1 80; other grades unchanged. Corn active and higher; mixed western 76a77c. Oats firmer; western mixed 48a50c; do white 49a51c. Rye quiet at 85a90c. Provisions steady and inactive; mess pork nominal at 8½a8½c; western butter unchanged. Coffee very strong and unchanged. Whisky firm at $1 06.

Milwaukee Market.

MILWAUKEE, December 17.—Flour quiet and unchanged. Wheat dull and unsettled; No. 1 Milwaukee $1 18; No. 2, $1 14. Corn dull and declined at 53c. Oats dull and lower; No. 2, 37c. Rye dull and lower; No. 1, 76c. Barley dull and nominal at $1 37.

Toledo Market.

TOLEDO, December 17.—Flour dull and unchanged. Wheat dull and declined; amber Michigan cash and seller December $1 49; seller January $1 51; No 2 red $1 45. Corn dull and declined; high mixed cash 57½c; seller January 57½c. Oats—Demand good at full prices; No 1, 45½a46c; No. 2, seller January 44c.

Memphis Market.

MEMPHIS, December 17.—Cotton dull; good ordinary 14c; strict 14¾a14½c; low middling 15a15½c; middling 16c. Flour quiet and unchanged. Corn scarce at 72c. Oats firm at 54a55c. Bulk meats dull at 5¾a6a7a7½c. Lard firm at 8¾a9½c.

New York Live Stock Market.

NEW YORK, December 17.—Swine—Arrivals 9,780 head; fog on the river has prevented outside lots from reaching the market in time for sale to-day. Dressed hogs firmer, and advanced to 6½a7½c for city, and 6½a7c for western.

Nashville Market.

NASHVILLE, December 17.—Cotton steady at 13a13½c. Wheat quiet and unchanged. Corn 65c. Oats 50a55c. Lard 9½c. Bulk sides 6½c. Sides 7½a7½c. Whisky scarce and firm at $1 01.

Cleveland Market.

CLEVELAND, December 17.—Wheat quiet and unchanged. Corn easier but steady at 63a64c. Oats in fair demand at 48a50c. Petroleum steady and unchanged,

New York Finance and Trade.

Gold Closed at 111⅞.

NEW YORK, December 17, 1873.

MONEY

active and close in the morning at 1-16, but in the afternoon declined to 3 per cent., with closing business at 5 and 6.

STERLING

firm at 108⅞ for sixty days, and 109½ for sight. Customs receipts $270,000.

GOLD

closed quiet at 111⅞, after selling at 111⅝a112⅛. Loans were at 4, 7, 7 gold, and 1 32 for carrying. The Assistant Treasurer disbursed $131,000. Clearings $85,000,000.

GOVERNMENTS

firm.

U. S. coupons, 1881	18½	5-20's, '67	20½
5-20's, '62	15	5-20's, '68	19½
5-20's, '64	16½	New 5's	13½
5-20's, '65	17½	10-40 's	12½
5-20's, '65, new	18½	Currency 6's	13½

STATE BONDS

dull.

Missouri	93	Virginia, old	36
Tennessee, old	81½	North Carolina, old	23
Tennessee, new	81	North Carolina, new	14
Virginia, new	40		

STOCKS

dull, and the course of the market was toward lower prices from the opening until one o'clock, the decline ranging from ¾ to 1 per cent.; this was susequently recovered in many cases at the final close. The market was weak and feverish, though prices were above the lowest point of the day. The chief dealings were in Union Pacific, Western Union, Lake Shore, Wabash, Pacific Mail, St. Paul, Columbus, Chicago and Indiana Central. The old "pool" in the latter stock are quietly buying it. Sales of stocks between ten and two o'clock amounted to 80,000 shares, of which 15,000 were Western Union. 19,000 Union Pacific, 7,000 Wabash, 5,000 Pacific Mail, 3,000 Ohio's, 5,000 St. Paul, 10,000 Lake Shore, and 4,000 Columbus, Chicago and Indiana Central.

Canton	64	St. Paul preferred	63
W. U. Tel. Co	74	Wabash	51⅞
Quicksilver	25	Do preferred	70
Adams Express Co	91½	Fort Wayne	89
Wells, Fargo & Co	71½	Terre Haute	9
American Express	57½	Do preferred	28
U. S. Express	67	Chicago & Alton	102
Pacific Mail	38⅞	Do preferred	103
N. Y. Central	95⅞	Ohio & Mississippi	30⅞
Erie	44	Cleve., Col. & Cin	74
Erie preferred	69½	Bur. & Quincy	95
Harlem	122	Lake Shore	76⅛
Harlem, preferred	120	Panama	27½
Michigan Central	74	Illinois Central	100
Pittsburgh	84½	Union Pacific	30⅞
N. W. C	55⅞	Central Pacific	95⅞
Do preferred	69	Union	85⅞
Rock Island	98⅞	Hartford & Erie	2⅞
N. J. Central	100⅞	Del. Lack	102⅛
St. Paul	40⅞	Banker's bills	8⅞

New Orleans Market.

NEW ORLEANS, December 17.—Flour scarce and in good demand; double $5 90; treble $6 25a7 25; family $7 50a9 50. Corn—demand slack and prices lower; mixed 76c; white 77c. Oats dull and lower at 52a54c. Bran dull at $1. Hay dull; prime $20; choice $23. Pork dull at $15a15 12½. Dry salt meats, none in first hands. Bacon only in job demand at 7½a8a8½a8½c. Choice hams scarce; old 10a10½c; new 13½a14c. Lard dull; tierce 8a8½c; keg 9½a10c. Sugar very dull, stock accumulating; inferior 4½a5c; common 5a5½c; low fair to fully fair 6a7½c; prime to choice 7½a8½c. Molasses in fair demand at lower rates: common 40a45c; fair 50a52c; prime to choice 56a63c. Whisky scarce and in demand; Louisiana $1 00; Cincinnati $1 05; western rectified 95c. Coffee in good demand and firmer; fair to prime 23½a26½c. Cornmeal dull at $3 25.

Oswego Market.

OSWEGO, December 17.—Wheat quiet; No. 1 Milwaukee club $1 58. Corn higher; high mixed 75c. Barley quiet.

OCEAN STEAMERS.

Date of Departure from New York.

Russia	December 17	Liverpool.
Wyoming	December 17	Liverpool.
Castalia	December 17	Glasgow.
Tharungia	December 18	Hamburg.
Hecla	December 20	Liverpool.
City of New York	December 20	Liverpool.
Adriatic	December 20	Liverpool.
Spain	December 20	Liverpool.
Anglia	December 20	Glasgow.
Java	December 24	Liverpool.
Idaho	December 24	Liverpool.
Trinucria	December 24	Glasgow.
Great Western	December 24	Bristol.
Pommerania	December 25	Hamburg.
Parthia	December 27	Liverpool.
City of Paris	December 27	Liverpool.
Georgia	December 27	Liverpool.
Europe	December 27	France.
Baltic	December 27	Liverpool.
California	December 27	Glasgow.
Minnesota	December 31	Liverpool.
FROM BALTIMORE.		
Canadian	December 24	Liverpool.
FROM PHILADELPHIA.		
Vanderland	December 22	Antwerp.
Pennsylvania	December 25	Liverpool.

RIVER TELEGRAMS.

Greensboro.

Special Dispatch to the Commercial.

GREENSBORO, PA., December 17, 1873.

River stationary, with six feet ten inches water in the channel. Weather clear at 6 P. M.

Brownsville.

Special Dispatch to the Commercial.

BROWNSVILLE, PA., December 17, 1873.

River falling with about eight feet six inches in channel. Weather cloudy. Thermometer 44 degrees at 4 P. M.

Steubenville.

STEUBENVILLE, O., December 17, 1873.

Special Dispatch to the Commercial.

River twenty feet eight inches and falling. Cloudy and cold, with indications of rain. The Juniata passed down at 11 A. M.; Eagle, 2 P. M.; Dexter, 2:30 P. M. Samuel Clark departed at 10 A. M.

Wheeling.

Special Dispatch to the Commercial.

WHEELING, W. VA., December 17, 1873.

Cloudy and cool. River twenty-one feet and falling. Carrie Brooks left for Zanesville at 4 A. M.; Express, for Parkersburg, 11 A. M.; Juniata, for Cincinnati, at 2 P. M.

Nashville.

NASHVILLE, December 17.—River still falling, with thirteen feet on the shoals. Arrived—Laura L. Davis, Cairo. Departed—Laura L. Davis and Eddyville, Cairo. Weather clear and pleasant.

Cairo.

CAIRO, December 17.—Arrived—City of Vicksburg, St. Louis; Quickstep, Evansville; Glencoe, St. Louis. Departed—City of Vicksburg, Vicksburg; Quickstep, Evansville. River risen a foot. Clear and mild.

Memphis.

MEMPHIS, December 17.—Clear and warm. River rising fast. Departed—Belle Shreveport, Red river; Robert Mitchell, Julia, St. Luke, St. Louis; John Kilgour, New Orleans; Minneola, Cincinnati; Nashville, Little Rock; Kanawha and barges, Ohio river.

New Orleans.

NEW ORLEANS, December 17.—No arrivals. Departures—Louisville, Cincinnati; Bismarck, St. Louis. Clear and pleasant.

For Latest River Dispatches see Fourth Page.

RIVER NEWS.

ARRIVALS AND DEPARTURES.

Arrived.

E. Bennett	Carmack	Geneva.
Geneva	Phillips	Geneva.
Elizabeth	Houghton	Elizabeth.
West Virginia	Donaldson	Geneva.

Departed.

E. Bennett	Carmack	Geneva.
Elizabeth	Houghton	Elizabeth.
Elector	R. H. Abrams	Geneva.

MONONGAHELA eleven feet ten inches and falling.

Boats Departing this Day.

Geneva......West Virginia......Donaldson, 6 A. M.

THE marks last evening indicated eleven feet ten inches and falling steadily. The weather continues very pleasant for the season. Trade on the landing continues dull.

THERE was nine feet of water at Brownsville yesterday.

STEAMERS are being supplied with coal at St. Louis at 11 cents per bushel.

PITTSBURGH coal at Memphis has declined to sixty cents per box to steamboats.

THE Belle of Texas went through to Fort Smith after cotton for New Orleans.

A YEAR ago last Saturday, the second crop of ice was being harvested at Louisville.

THE House has ordered a survey for a ship canal from Lake Michigan to Wabash river.

THE Great Republic had 1,500 tons out of Cairo, and engagements for 1,000 tons below.

RATES from St. Louis to New Orleans are 30c for flour, and 15c per cwt. for pound freight.

CAPTAIN S. B. BIRDSALL, an old time boatman, is lying very ill at his home in St. Louis.

THE produce market at Memphis is somewhat depressed. Cause, market overstocked.

WM. LYNCH, mate of the steamer C. B. Church, died in the hospital at Cairo Sunday night.

THE Flirt has been libeled at New Orleans by Thos. Coin, and the Favorite by Josiah Slah.

ED. RYLAND, a well known Southern boatman, is lying quite ill at St. Luke Hospital, St. Louis.

THE wharf is again crowded with towboats. There is plenty of water but coal tows are scarce.

THE steamer West Virginia, Captain Donaldson, is announced for Brownsville and Geneva at 6 A. M.

THE Anna reshipped her up-river freight on the Robt. Mitchell at New Orleans last Friday, and laid over.

THE towboat Ella arrived last evening. She returns to Louisville to-day with 100,000 bushels of coal.

THE mammoth steamer Paragon, Captain J. J. Darragh, will leave for New Orleans direct on Saturday.

THE Wild Duck, Captain Adams, is receiving for St. Louis, and will be the first boat to leave for that point.

THE Carrie V. Kountz has gone up the Arkansas, bound for Fort Gibson. She will take a full load of cotton to New Orleans.

THERE is a good boating stage of water in Little Kanawha. Oil from Burning Springs is coming out for the first time in eight months.

THE Emma C Elliott will take from Grand Tower to St. Louis 100 tons pig iron per trip during the remainder of this year at $2 per ton.

CAPTAIN JOHN GOOD, after a year's business in Fort Scott, Kansas, put in an appearance among his old friends at St. Louis Saturday.

W. H. FULTON, writing from Little Rock on the 11th, predicts that there will be no more trouble about water in the Arkansas this winter.

THE general council of Memphis has ordered the removal of the big red wharfboat to a point further up the stream, to make more wharf space.

THE City of Vicksburg and City of Helena have come out from their retirement at Cairo, and gone to St. Louis to load in the Anchor Line.

BURLINGTON people are dreading the departure of the channel from Iowa to Illinois at that point. Capt. Hillhouse, however, has no apprehension.

MANY will be surprised to learn that the old Carrie Williams still floats. Captain De Haven left Vicksburg last week with her on a trading expedition.

THE Lucy Keim proposes to inaugurate a new era of steamboating in the raging Sunflower, making two trips in the same time that ordinary boats make one.

THE Memphis "Appeal" says that some of the boats in the Arkansas "will wish, ere the season is over, that they had been choking stumps all the time."

THE Marine Hospital at New Orleans has been sold by the Government, and the "Picayune" thinks as the bid of the city was rejected it was a ring operation and a fraud.

THE steamer Granite State, Captain Kerr, will not be here to leave on Friday, the high water in the Ohio caused her to lay over at Portsmouth. She will be on time next week.

THE following towboats left for Oil City to bring down barge oil from Parker's Landing and Oil City: Park Painter, Oil Valley, James Jackson, I. S. Keifer and L. C. McCormick.

THE fine steamer Exchange, Captain Shuman, is announced for Cincinnati and Louisville on Saturday. Passengers and shippers can make their arrangements accordingly.

THE new harbor towboat made a trial trip at St. Louis Saturday. A number of officials were present, and considerable good wine was consumed and several bad speeches were made. She gave satisfaction, and was accepted by the city.

STEAMBOAT SALE.—The United States Marshal sold the Dexter yesterday to David Campbell for $9,050. This is the third sale of that boat recently, and it will stick. Whether she will be dismantled or repaired has not transpired. The attendance at the sale was slim, and the bidding not spirited.—Sunday's St. Louis "Democrat."

THE New Orleans "Picayune" 11th says: The Belle Lee arrived with 3,665 bales cotton and 6,915 sacks seed. Capt. Nat. S. Green, commander of the only low pressure, made his appearance on the front, just arrived from the west. The gilt-edge packet Maria Louise arrived yesterday with over 2,000 bales cotton.

TUESDAY'S Cincinnati "Enquirer" says: The Newport and Cincinnati Bridge Company has reconsidered its former proposition to the Southern Railroad trustees, and will now part with the right of way and certain valuable franchises for $780,000. This is quite a let down from $1,350,000. The trustees will probably take the matter under prayerful advisement.

THE BRIDGE OVER THE MISSISSIPPI.—The Board of Government Engineers who were appointed to decide whether the bridge was an obstruction to navigation will meet again, but will not take up any question already passed on. They will meet to consider the cost of the proposed canal. It is said that Major Setter will have estimates prepared. The time of the meeting has not been agreed on as a member of the board is at present in New Orleans.—St. Louis "Globe."

THE following are the high water, at Pittsburgh, commencing with the pumpkin flood of 1832:

HIGH WATERS AT PITTSBURGH.

	Feet.
February 10, 1832	33
February 10, 1847	26
April 19, 1852	31
April 1860	29½
September 28, 1861	31½
March 18, 1865	29½
December 13, 1873, Allegheny bridge	26½

THE BRIDGE AT ST. LOUIS.—The transfer steamer L. V. Bogy came though the bridge on Saturday running with the current. The water being too high, or the bridge too low, or the boat taking a sheer on the pilot, her chimneys were lying down when she got away from the arches. There was a crash and a shout of alarm, and great volumes of smoke poured out on a level with the hurricane deck, stifling and blinding the excited pilot at the wheel. This accident proves one thing—that the steel arches are stronger than a pair of ordinary steamboat chimneys. Look out for a damage suit.

NEW ORLEANS, December 12.—Freights to Cincinnati and Cairo were reduced yesterday by the barge company and the Cairo and Vincennes Railroad to ten cents per hundred to Cairo, and thirty cents per hundred to Cincinnati. This we are sorry to see as the steamers, during the week, had put it to a living rate, which was thirty-five cents per hundred to Cincinnati, and twenty cents per hundred to Cairo. The rates to St. Louis yesterday were twenty-five cents per hundred. To the tributaries and Vicksburg one card rate was the going price. Yesterday there arrived by the river at this port, ending at 6 P. M., 9,119 bales cotton, 7,073 sacks cotton seed, 463 hhds sugar, and 1,385 bbls molasses.

BUSINESS OF THE U. S. MARSHAL AT NEW ORLEANS—The United States Marshal sold, at New Orleans on Tuesday last, the steamer Sam Nicholas to E. H. J. Blineau for the sum of $600. Quite an incident occurred at the above sale. She at first was sold to the above gentleman for $650, and the party was given ten minutes to get the money; he not arriving in time, the boat was put up again, and the result, the same party got her for $50 less than on his first bid. To-morrow, 17th, the same U. S. Marshal, S. B. Packard, is to sell the iron steamboat John T. Moore, her tackle, etc., as she now lies at Gretna Ferry, New Orleans, to satisfy a judgment held against her by Mrs. Amanda M. F. Simmonds, executrix. Terms, cash on the spot. The John T. Moore was built here, and Alex. Swift & Co., of Cincinnati probably have more money in her than anybody else. The purchaser will have one of the best steamboats afloat.

Steamboating in the Famous Days of the Pittsburgh and Cincinnati Packet Line.

As an item of interest to those who take a pleasure in referring to incidents of old-time steamboating, we republish the following letter from Captain Moses McClelland, of the steamer Telegraph No. 2, to Captain C. W. Batchelor, of steamer Allegheny:

"MAY 28, 1852.

"Compliments of Captain McClelland, of steamer Telegraph No. 2, to Captain Batchelor, of steamer Allegheny. Captain M. presents to Captain B. the accompanying horns, as a reward for the best time ever made from Louisville to Cincinnati—time, nine hours and fifty minutes."

This run of the Allegheny was made under great disadvantages. She got to Cincinnati on her regular down trip from Pittsburgh in the evening, threw out her freight, rounded out with her regular crew only, in the middle of the night, in a dense fog, with no preparations as to any extra fuel, got to Louisville at 9 A. M. and left at 11 A. M. Her time was kept by a committee, sent from Cincinnati, of which Captain Joe Ross was chairman. The Telegraph No. 3 afterwards claimed to have beaten the Allegheny's time 13 minutes. Admitting that she did, when we consider that the Telegraph was running over the course every day, watching and waiting for favorable river, weather, etc., to make a big run, and that the Allegheny went 150 miles out of her way, and was never over the course but once (the day she made the run), we must claim that the Allegheny did make a remarkable run, and had she had about three feet more water, her time would never, to this day, have been beaten. The following card was given the Allegheny on her upward trip, by her passengers:

"STEAMER ALLEGHENY, May 29, 1852.

"We the undersigned, passengers on the packet Allegheny on the trip from Louisville and Cincinnati to Pittsburgh, in which she proved herself the 'Queen of the Waters,' take great pleasure in thus publicly thanking Captain C. W. Batchelor and the other officers associated with him, for their gentlemanly attentions to us, and the care which they displayed in the management of the boat in their charge (not forgetting the steward for his good food and ready waiters), and recommending the boat itself to the traveling world as unequalled in elegance, comfort and speed. May she long wear the 'horns,' which she has so nobly won, and which were so gallantly yielded to her by the Telegraph No. 2."

(Names of Passengers.)

Some of the runs made by the Allegheny as given by the committee:

Louisville to Six Mile Island,	21 min.	83 sec.
" " Utica,	33	"
" " Twelve Mile Island	43	"
" " Charleston, Ldg.	58	"
" " Madison, 3 hours,	20	"
" " Cincinnati 9 "	50	"

IMPORTS BY RAIL AND RIVER.

Pittsburgh, Fort Wayne and Chicago R. R.—Lucy Furnace, 9 cars limestone; Fairman & H, 2 do straw; Marshall, K & Co, 170 sks wheat; Jno Dunlap, 2 bxs old copper, 1 copper kettle; S S Marvin, 4 bbls lard, 1 keg do; Voigt, Mahood & Co, 3 do butter, 5 bbls g apples; Henry Rea, Jr, 53 kgs cider; T Brady & Co, 185 sks oats; H Kleber & Bro, 2 organs; Mutual Glass Co, 1 bx g ware; Mills & Co, 3 bbls springs, 1 box; F W Taylor, 1 bx pipes; J J Wallace, 1 do c tobacco, 1 do show cards; James Old, 6 pkgs grate fronts, 12 com grates, 1 bdl hooks; Arunckles & Co, 40 bbls eggs; W D Cooper, 10 bbls apples; E Fox, 8 do, 2 do nuts; C S Cole, 4 bxs tea; Lyle Burchfield, 1 bdl hubs; Chas Brown, 1 horse; Coleman & Means, 1 car b stone; B Gray, 3 bxs hh goods; Aiken, Wallace & Co, 105 bbls apples, 1 do cider, 2 do h nuts; Logan, G & Co, 6 cases handles; Fahnestock & M, 3 do; Jas Callery & Co, 60 b hides; Mellor & Hoene, 1 organ; Jno Rose, 2 cars hay; H J McCracken, 20 bbls eggs; Head, C & Co, 6 sks h nuts; J S Dilworth, ¼ bbl h peaches.

PER ELEVATOR.—M F Herron, 4 cars corn; W J Meek, 1 do barley.

Cleveland and Pittsburgh Railroad.—C A Warmcastle, 100 oil bbls; Aiken, W & P, 15 bbls beans; F W Jamison, 16 bbls starch; F McCoy, 12 do f fish; Milton, 10 ¼ bbls l beer; W J Meek, 161 sacks grain; Keil & R, 1 car grain; Bricker & Son, 24 bbls apples; Loh & C, 10 do; T C Jenkins, 20 kegs p barley, 2 bbls do; Houck, McC & Co, 242 bags oats; Reese, D & Co, 50 kegs pigs feet, 10 ¼ bbls do; J Dilworth, 32 bbls mdse.

Pittsburgh, Cincinnati and St. Louis R. R.—F H Baillie, 10 bbls whisky; W L Jones, 2 cases tobacco, 10¼ bxs do; T J Wallace, 12 cadd do; L S Fairfield, 25 bbls apples; W J Meek, 2 cars corn in sacks; S Lindsey & Co, 100 bbls flour; S B Floyd, 1 car feed; Schnuebeach & Heyl, 1 do hay; L G Graff & Co, 3 cars do; Hauck, McCague & Co, 50 bbls flour; Jno W Taylor, 40 cadds tobacco; Loh & Cooley, 1 car ear corn; E Moye & Co, 4 kegs a butter; 4 tubs do; Head, Carson & Co, 16 dressed hogs; Watt, Lang & Co, 200 bbls flour; J Hamnett & Son, 312 bdls g hides; H J McCracken & Bro, 4 bbls eggs; Scott & Gisal, 1 car corn, 1 do hay.

Receipts of Blooms, Pig Metal and Ore.

Following are the receipts of metal and ore for the past twenty-four hours:

PITTSBURGH, FORT WAYNE AND CHICAGO RAILWAY, P. R. R. LESSEE.

	Cars.		Cars.
Nimick & Co, m	23	J W Porter, m	1
J Beamer, m	3	Brown & Co., m	1
Jno Burns, m	1	Dilworth, P & Co	1
Total			30

CLEVELAND AND PITTSBURGH RAILROAD.

	Cars.		Cars.
McKnight, P & Co, o	5	Zug & Co, o	4
Shoenberger, B & Co, o	3	Reese, G & Co, m	2
Anderson & Co, o	1		
Total			15

PENNSYLVANIA RAILROAD.

	Cars.
J Moorhead, m	2

AUCTION SALES.

Books at Auction

PRATT'S
36th ANNUAL SALE
Of Standard, Miscellaneous and Juvenile Books; fine Bibles, Albums, Diaries, &c. &c.
FOR THE HOLIDAYS,
By Auction every Evening and Private Sale every day at
McILWAINE'S AUCTION ROOM,
OPP. POST-OFFICE, SMITHFIELD ST.

FOR SALE.

FIFTH AVENUE
AND
WOOD STREET PROPERTY
FOR SALE.

A sale in partition in the estate of Alex. McClurg, deceased.

3 Lots on Fifth avenue, adjoining Dispatch buildings 20 feet front (each) and 120 feet deep, with the buildings occupied as stores.

2 Lots, 18 feet each, fronting on Virgin alley, 120 feet (immediately in rear of above Lots,) with buildings.

3 Lots, 18 feet each front on Wood street, near Fourth avenue, 90 feet deep, with five story buildings, occupied as business houses, with Hall above. Known as Lafayette Hall.

1 Lot, 30 feet front on Fourth avenue, four stories, building occupied as offices.

To Capitalists or Business Men here is one of the best chances that has been offered for a long time to make a good investment that will pay largely on the amount invested, at the same time the property is increasing in value, as all who know the property know it to be among the most valuable in the city.

It will be sold at a reasonable price and on good terms to close up the estate. Apply to

HERRON & BATES,
REAL ESTATE DEALERS,
83 WOOD STREET.

FOR SALE.
BEAUTIFULLY LOCATED
Building Lots
AT
LEETSDALE,
On line of Pittsburgh, Ft. Wayne and Chicago Railway and within five minutes' walk of station.

Terms easy. Inquire of
J. M. GAZZAM,
Or W. G. WHITE,
Offices, Diamond street, corner Cherry alley.

FOR SALE,
Four Acres of Fine Garden Land,

Situated in Chartiers Township, three miles from the city and ten minutes' walk from Ingram's Station, Pan Handle Railroad; one Frame House, Stable and other Outbuildings. Also, a beautiful Spring of clear Water; bearing Fruit Trees of various kinds, Grapes, Currants, Gooseberries and other small fruits in abundance. Entire ground surrounded by a board fence. Inquire of

GEO. KRAMER,
No. 1036 Penn avenue, corner Twenty-eighth st.
TThs

FOR SALE—
A Warehouse on Liberty Street.

The four-story Warehouse, No. 337 Liberty street, second door from Tenth st., (late Wayne), 21 feet front by 69 feet depth. One of the best business locations in the city. Terms easy. For particulars inquire of S. McCRICKART, 331 Liberty street, or Dr. ROBERT WRAY, 132 Webster avenue.

BANKS AND BANKERS.

Allegheny Savings Bank,
ALLEGHENY, PA.
ORGANIZED IN 1845.
Stockholders Individually Liable.
J. L. GRAHAM..........President.
JOHN W. RIDDLE..........Cashier.
DIRECTORS:
James L. Graham, David De Haven,
Alex. Moore, Andrew Ackley,
John Davidson, S. H. Geyer,
James McBrier.
Particular attention given to collections and proceeds promptly remitted at current rates of exchange.
Interest allowed on time deposits. TThs

RIVER PACKETS.

MORGANTOWN AND PITTSBURGH.
For all Points on the Monongahela River.
THE NEW AND LIGHT
Draught Passenger Steamer
WEST VIRGINIA,
PETER DONALDSON..........Commander.
Leave Pittsburgh EVERY TUESDAY, THURSDAY and SATURDAY, at 6 A. M., for Morgantown and intermediate ports. Returning leaves Morgantown for Pittsburgh EVERY MONDAY, WEDNESDAY and FRIDAY.
For further particulars inquire of
A. S. FRY, Agent.

FROM BELLAIR.
For Marietta, Parkersburg, Gallipolis, Huntingdon, Ironton, Portsmouth and Cincinnati.
EVERY TUESDAY, 6 P. M., on arrival of the 1:28 P. M. train from Pittsburgh.
THE STEAMER
ANDES,
CHARLES MUHLEMAM..........Commander,
Will leave as above.

ZANESVILLE.
For Marietta and Zanesville.
EVERY TUESDAY—4 P. M.
THE FINE LIGHT DRAUGHT
STEAMER
CARRIE BROOKS,
HARVEY DARLINGTON..........Captain
Will leave as announced.
For Freight or Passage apply on board, or to
FLACK & COLLINGWOOD, Agents.

PORTSMOUTH.
For Wheeling, Marietta, Parkersburg Ironton and Portsmouth.
EVERY FRIDAY—2 P. M.
THE FINE PASSENGER
STEAMER
GRANITE STATE,
W. H. KERR..........Commander.
W. J. C. ANDERSON..........Clerk.
Will Leave as announced above.
For Freight or Passage apply on board, or to
FLACK & COLLINGWOOD, Agents.

LOUISVILLE.
For Cincinnati and Louisville.
SATURDAY, December 20—4 P. M.
THE ELEGANT PASSENGER
STEAMER
EXCHANGE.
S. SHUMAN..........Commander.
J. M. VANDERGRIFT..........Clerk.
Will leave as announced above.
Will receive Lower Ohio, Nashville, Memphis and New Orleans Freights to reship.
For Freight apply on Board, or to
FLACK & COLLINGWOOD, or
FAIRMAN & HENDERSON, Agents.

ST. LOUIS.
For Louisville, Evansville, Cairo and St. Louis.
SATURDAY, 20TH INST.
THE STEAMER
Wild Duck and Barges,
C. F. ADAMS..........Captain.
Will leave as announced above.
Will give through receipts to Nashville, Memphis, Vicksburg, New Orleans and all points.
For Freight only apply to
GHRIEST & MACKEY, or
FLACK & COLLINGWOOD, Agents.

NEW ORLEANS.
For Memphis, Vicksburgh and New Orleans Direct.
SATURDAY, December 20—at 5 P. M.
THE NEW AND ELEGANT
"A No. 1" Freight Steamer
PARAGON,
JOHN J. DARRAGH..........Master.
JAS. REES, JR..........Clerk.
Will leave as announced above.
For further information apply on board or to
GHRIEST & MACKAY, or
FLACK & COLLINGWOOD, Agents.

ROOFING.

ROOFING!
Gravel Roofing
Applied Promptly either in City or County
Roofing Materials
Of all kinds always on hand and for Sale.
REPAIRING PROMPTLY DONE.
Wm. B. Lupton & Co., 354 Penn Ave.,
PITTSBURGH, PA. (opposite Fort Wayne Depot).

Hugh Woodside,
ROOFER AND DEALER IN

SLATE!
Office, 370 PENN STREET, opposite Fort Wayne Freight Depot,
PITTSBURGH, PA.
All Orders promptly attended to. Work done by Experienced Workmen.

AIKEN & CO.,
DEALERS IN
NORTHAMPTON, VERMONT and PEACE BOTTOM ROOFING
SLATE
Also, Slating Nails and Felt,
Corner Eleventh and Liberty Streets,
Opposite the Grain Elevator, Pittsburgh, Pa.
SLATE ROOFS put on by experienced workmen.

STEEL MANUFACTURERS.

STEEL CASTINGS
UNDER HAINSWORTH'S PATENT.
We are making Steel Castings, Smooth, True, Free from Porosity, capable of receiving Very High Polish. Can be Forged or Welded easily as Bar Steel, and Strong as Forged Steel. Send for Circular.
PITTSBURGH STEEL CASTING CO.,
Twenty-sixth and Railroad streets, Pittsburgh, Pa.

BLACK DIAMOND STEEL WORKS

PARK, BROTHER & CO.
Manufacturers of all descriptions of
STEEL.
Office and Warehouse, Thirtieth, Thirty-first and Railroad Streets, Pittsburgh.

Pittsburgh Steel Works,
ANDERSON & WOODS,
Successors to Anderson, Cook & Co.
MANUFACTURERS OF
BEST REFINED CAST STEEL
OF EVERY DESCRIPTION; ALSO, BEST
Refined German Plow and Spring Steel
CORNER ROSS AND FIRST AVENUE,
PITTSBURGH, PA.

Sheffield Steel Works,
SINGER, NIMICK & CO.
Manufacturers of All Descriptions of
STEEL.
BEST REFINED TOOL CAST STEEL.
CAST AND GERMAN PLOW AND SPRING STEEL
CIRCULAR AND LONG SAW PLATES.
ELLIPTIC, PLATFORM AND SEAT SPRINGS.
AXLES AND STEEL TIRE.
Steel Fire Box and Boiler Plates.
STEEL FORGINGS MADE TO ORDER.
83 Water and 100 First ave., Pittsburgh, Pa.

GLASS MANUFACTURERS.

Pittsburgh Flint Glass Works.
ESTABLISHED 1808.
BAKEWELL, PEARS & CO.,
Factory BIRMINGHAM STREET, Birmingham. Warehouse 71 and 33 WOOD ST., Pittsburgh.
J. P. PEARS, B. BAKEWELL, JR.
B. S. CAMPBELL, J. W. PAUL.

Fairbanks Standard
SCALES,
Of all kinds. Be careful to buy only the genuine.
Also Baggage Barrows, Warehouse Trucks, Improved Money Drawer, &c.
Scales Repaired promptly.
FAIRBANKS, MORSE & CO.,
48 Wood street, Pittsburgh.
TThs

BANKS AND BANKERS.

FREEHOLD
Bank and Building
ASSOCIATION,
No. 68 Smithfield St.,
Between Fourth Avenue and Diamond Street, Pittsburgh, Pa.
CAPITAL ....$200,000.
FREEHOLD PRIVILEGE ...... 500,000.
DEPOSITORS SECURED
BY ACT OF THE
Legislature of Pennsylvania.
INTEREST PAID ON TIME DEPOSITS.
Money Loaned on Mortgages, National or State Bonds, or other good Securities.
Married Women and persons under age, by the charter, can deposit money in their own name, and their money cannot be interfered with by any one except themselves.
Bank hours from 9 A. M. to 3 P. M., and on Saturday Evening from 7 to 9. Directors meet daily at 12 M.
OFFICERS OF BANK.
President—EDWARD HOUSE.
Vice Presidents—ADAM JACOBS and JACOB F SLAGLE.
DIRECTORS.
EDWARD HOUSE, ROBERT W. MACKEY,
THOMAS STEEL, JARED M. BRUSH,
WM. PHILLIPS, S. S. BOGGS,
JOHN PAUL.
Secretary and Treasurer—THOMAS STEEL.
Cashier—JAMES P. SPEER.
Solicitors—FRED. M. MAGEE, T. S. BIGELOW.
TThs 3p

BANK OF INDUSTRY,
No. 110 FIFTH AVENUE.
CAPITAL, - - - $100,000.
Stockholders Individually Liable.
INTEREST PAID ON TIME DEPOSITS.
DIRECTORS.
Joseph Hastings, James McLain,
John Kelly, H. Darlington,
Peter O'Neill, Matthew Mawhinney,
George Wilson, John Kaiser.
JOSEPH ROSS, President.
M. HANRAHAN, Cashier.

Allegheny National Bank,
OF PITTSBURGH.
No. 33 Fifth Avenue.
Capital Stock, $500,000.
J. W. COOK..........President.
R. W. MACKEY..........Vice President.
W. McCANDLESS..........Cashier.

CENTRAL BANK.
No. 35 Bank Block, Pittsburgh.
CAPITAL..........$100,000.
Bank of Discount and Deposit.
Stockholders Individually Liable.
Interest Allowed on Time Deposits.
Collections made on all the principal cities of the United States and Canadas.
DIRECTORS.
THOMAS FAWCETT, MADISON BAILEY,
D. W. C. CARROLL, J. F. DENNISTON,
JAMES H. HOPKINS, GEORGE BINGHAM,
JULIUS ADLER, ABRAM HAYES,
JAMES BOWN, PAUL H. HACKE,
J. H. WALTER, JAMES LYONS.
THOMAS FAWCETT, President.
MADISON BAILEY, Vice President.
J. W. DAVITT, Cashier.
M. HUNNINGS, Assistant Cashier.
TThs

PENN BANK,
118 Wood St., Pittsburgh.
Capital - $250,000.
Bank of Discount, Deposit and Savings.
Deposits received of $1 00 and upward.
Six per Cent. paid on Time Deposits.
Special attention given to collections and correspondence.
JAMES H. HOPKINS, President.
FRANK RAHM, } Vice Presidents.
D. W. C. CARROLL,
JACOB H. WALTER, Treasurer.
T. BRENT SWEARINGEN, Secretary.
W. N. RIDDLE, Cashier.
DIRECTORS.
Geo. Bingham, Sam'l Severance,
Daniel Hugus, Jas. Herdman,
F. B. Laughlin, Geo. C. Davis,
F. L. Dimson, David Z. Brickell,
Philip Reymer, Alfred H. Logan,
John S. Slagle, Thos. Hare.
TThs

Tradesmen's National Bank,
WOOD STREET,
(CORNER SECOND).
Accounts of Banks, Merchants and others solicited.
We promise careful attention to all Business entrusted to us.
A. BRADLEY..........President
W. VANKIRK..........Vice President
CYRUS CLARKE, JR..........Cashier

GERMAN SAVINGS BANK,
206 Ohio Street, Allegheny City.
Stockholders Individually Liable.
Assets January 1, 1873, - $961,031 10
Capital Represented, over $5,500,000 00
Open daily from 9 A. M. to 4 P. M., also on Saturday Evening, from 6 to 8 o'clock.
Deposits received in sums of One Dollar and upwards. Six per cent. interest paid on time deposits, which can be drawn without previous notice.
Drafts issued on all the principal cities of Europe, and collections promptly made.
Directors.
A. Wiese, George Aber,
Leonhard Walter, Sen., Hugh McNeill,
Jacob Kopp, Damas Lutz,
Joseph Lautner, C. W. Anschuetz,
Theo. F. Straub,
A. WIESE, President.
L. WALTER, Vice President.
JOS. STRATMAN, Cashier.

CITY BANK,
Corner Smithfield Street and Sixth Avenue,
PITTSBURGH, PA.
CAPITAL..........$100,000.
STOCKHOLDERS INDIVIDUALLY LIABLE.
INTEREST PAID ON DEPOSITS.
FOREIGN EXCHANGE bought and sold, and when desired, remitted to Europe. Collections made on all the principal points of the United States and Canada.
DOMINICK IHMSEN, President.
H. A. FREYVOGLE, Vice President.
J. W. TAYLOR, Cashier.
J. M. TONER, Assistant Cashier.
DIRECTORS:
Dominick Ihmsen, Theo. E. Tack,
Thomas Rourke, Terrence Campbell,
Patrick Kane, James Phelan,
James Callery, H. A. Freyvogle,
Thomas Barnes, J. S. Adams,
Charles Maginn, R. J. Grace,
P. Le Goullon.
JOSEPH M. GAZZAM, Solicitor.

SHOE AND LEATHER BANK,
14 SMITHFIELD STREET.
CAPITAL - - - - - $200,000.
AUTHORIZED - - $500,000.
President—GEO. H. ANDERSON.
Cashier—JOHN D. FRASER.
Interest paid on time deposits.
Boards meet daily at 11:30 A. M.

Odd Fellows' Savings Bank,
No. 63 FOURTH AVENUE,
PITTSBURGH.
Chartered by Legislature of Pennsylvania, March, 1872
CAPITAL $100,000
PRIVILEGE..........$500,000.
BANK OF DISCOUNT AND DEPOSIT.
Money Loaned on Mortgages, Bonds and other good Securities.
INTEREST PAID ON TIME DEPOSITS.
Books of By-Laws furnished at the Bank.
Collections and Returns promptly made.
DIRECTORS:
HENRY LAMBERT, A. M. BROWN,
ANDREW MILLER, S. J. WAINWRIGHT,
EDWARD DUFF, ARCH. McFARLAND,
JAMES GORDON, D. P. ESTEP,
JOHN SEIFERTH, G. W. RANKIN,
H. A. WEAVER.
President—HENRY LAMBERT.
Vice President—ANDREW MILLER.
Cashier—W. J. SCULLY.
Open for business from 9 A. M. to 3 P. M., and on Saturday Evenings from 6 to 8.
Board of Directors meets daily at 11 o'clock.

IRON AND GLASS
DOLLAR SAVINGS BANK,
No. 1203 Carson St., Birmingham.
CAPITAL STOCK, - $100,000.
Deposits of $1 00 and upward received.
Six Per Cent. Interest allowed on Time Deposits.
Particular attention given to Collections, and proceeds promptly remitted.
Business hours from 9 A. M. to 3 P. M. Saturday Evening from 6 to 9 o'clock.
Board meets every day at 1 o'clock P. M.
DIRECTORS:
Thomas B. Atterbury, Daniel Wenke,
Edward Moye, James H. Swoti,
Joseph Keeling, W. J. Lewis,
John Gallaher, F. Baxmeyer,
John C. McCutcheon, John Adams,
James Salisbury, John Phillips,
Benjamin F. Collins.

HART, CAUGHEY & CO.,
Bankers and Brokers,
CORNER FOURTH AVE. AND WOOD ST.,
PITTSBURGH, PA.,
(Successors to HANNA, HART & CO.)
Dealers in Exchange, Coin, Coupons, &c.
Particular attention paid to the Purchase and Sale of GOVERNMENT BONDS.
SIGHT DRAFTS ON LONDON.

RAILROADS.

PENNSYLVANIA RAILROAD—

On and after NOVEMBER 2D, 1873, Trains will leave and arrive as follows:

EASTWARD. Through Trains Leave Union Depot.		WESTWARD. Through Trains Arrive at Union Depot.	
Pacific Ex	2:50 a m	Mail Train	1:20 a m
Mail Train	7:45 a m	Fast Line	1:55 a m
Cincinnati Ex	12:20 p m	Pittsburgh Ex	8:40 a m
Philadelphia Ex	4:40 p m	Cincinnati Ex	9:20 a m
Fast Line	7:50 p m	Pacific Ex	1:55 p m
		Way Passenger	8:20 p m
LOCAL.		LOCAL.	
Walls No. 1	6:05 a m	Walls No. 1	6:40 a m
Brint'n Ac No. 1	7:00 a m	Brin'n Ac No. 1	7:40 a m
Walls No. 2	10:20 a m	Walls No. 2	8:25 a m
Walls No. 3	11:45 a m	Brin'n Ac No. 2	9:00 a m
Wilkinsburg Ac No. 1	2:40 p m	Johnstown Ac	10:45 a m
Walls No. 4	3:10 p m	Walls No. 3	1:20 p m
Johnstown Ac	3:50 p m	Walls No. 4	2:40 p m
Brin'n Ac No. 2	4:50 p m	Wilkinsburg Ac No. 1	4:15 p m
Brin'n Ac No. 3	5:30 p m	Walls No. 5	5:45 p m
Walls No. 5	6:10 p m	Brin'n Ac No. 3	6:45 p m
Brin'n Ac No. 4	9:20 p m	Brin'n Ac No. 4	7:25 p m
Walls Ac No. 6	11:20 p m	Brin'n Ac. No. 5	11:00 p m

Pacific Express, Cincinnati Express, Fast Line, and Brinton Accommodation No. 4 leaves daily.
All other trains daily, except Sunday.
Pacific Express, leaving Pittsburgh at 2:50 a. m. arrives at Harrisburg 11:50 a. m., Philadelphia 4:10 p. m., New York 7:35 p. m.
Cincinnati Express, leaving Pittsburgh at 12:20 p. m. arrives at Harrisburg 10:40 p. m., Philadelphia 2:50 a. m., Baltimore 2:20 a. m., Washington 6:20 a. m. New York 6:50 a. m.
Philadelphia Express, leaving Pittsburgh at 4:40 p. m., arrives at Harrisburg 3:15 a. m., Philadelphia 8:00 a. m., New York 11:55 a. m.
Fast Line, leaving Pittsburgh at 7:50 p. m., arrives at Harrisburg 5:00 a. m., Philadelphia 9:10 a. m., Baltimore 8:45 a. m., Washington 10:42 a. m., New York 12:35 p. m.
The Church Train leaves Wall's Station every Sunday at 9:10 a. m., reaching Pittsburgh at 10:00 a. m. Returning, leaves Pittsburgh at 12:40 p. m., and arrives at Walls Station at 2:00 p. m.; leaves Pittsburgh 9:20 p. m.; arrives at Brinton's 10:30 p. m.
CITY TICKET OFFICE.—For the convenience of the citizens of Pittsburgh, the Pennsylvania Railroad Company have opened a City Ticket Office at No. 78 Fifth avenue, corner Smithfield street, where through tickets, commutation tickets, and local tickets to principal stations can be purchased at any hour of the day or evening at the same rates as are charged at the depot. Baggage will be checked through to destination, from hotels and residences by the Excelsior Baggage Express Company, on orders left at the office.
For further information, apply to
D. M. BOYD, JR., General Passenger Agent.
A. J. CASSATT, General Manager.

WESTERN PENNSYLVANIA RAILROAD—On and after NOVEMBER 3, 1873, the Passenger Trains on the Western Pennsylvania Railroad will leave from and arrive at the Federal Street Depot, Allegheny City, as follows:

DEPART.		ARRIVE.	
Mail	6:35 a m	Springdale No. 1	6:50 a m
Freeport Ac	9:30 a m	Freep't Ac No 1	8:20 a m
Fairview Ac	10:40 a m	Express	10:20 a m
Express	2:15 p m	Fairview Ac	12:50 p m
Springdale No. 1	3:05 p m	Freep't Ac No 2	2:25 p m
Freeport Ac No2	4:17 p m	Mail	5:40 p m
Springdale No. 2	6:10 p m	Springdale No. 2	6:05 p m

The above trains run daily, except Sunday.
The Sunday Accommodation leaves Springdale every Sunday at 9:00 A. M., reaching Allegheny City at 9:50 A. M. Returning, leaves Allegheny City at 12:50 P. M., arrives at Springdale at 2:20 P. M.
The 6:35 A. M and 2:15 P. M. trains from Allegheny City connect for Butler.
For further information see Time Tables, which can be obtained at the Ticket Office. Local Tickets to all important stations on the main line of the Pennsylvania Central Railroad.
A. J. CASSATT, General Manager.
D. M. BOYD, JR., General Passenger Agent.

ALLEGHENY VALLEY RAILROAD, NEW LINE TO BUFFALO THROUGH THE OIL REGIONS.
On and after MONDAY, November 3, 1873, Three Through Trains daily (except Sunday) will leave and arrive at Union Depot, Pittsburgh, city time, for Franklin, Oil City, Buffalo, and all points in the Oil Regions.

	Leave.	Arrive.
Hulton Accommodation	6:40 a m	6:30 a m
Buffalo Express	7:00 a m	9:45 p m
Soda Works Accommod'n	9:40 a m	8:20 a m
Day Express	12:00 m	5:50 p m
Brady's Bend Accommodat'n	2:40 p m	10:10 a m
Night Express	4:15 p m	1:40 p m
Hulton Accommodation	4:35 p m	9:10 a m
Soda Works Accommod'n	6:00 p m	2:30 p m
Hulton Accommodation	10:50 p m	7:20 p m

Church Train to and from Soda Works (Sunday) arrives at Pittsburgh at 10:10 A. M., and leaves at 12:50 P. M.
Express Trains stop only at Principal Points.
Accommodation Trains stop at all Stations.
Buffalo Express daily; on Sundays, to Oil City only. All other trains daily except Sundays.
Buffalo Express makes close connections, Sundays excepted, at Red Bank Junction with trains on Eastern Extension to and from Brookville and intermediate stations.
Pullman's Drawing Room Cars on Night Express between Pittsburgh and Brocton.
Through Tickets, Commutation Tickets and Local Tickets, can be procured at the Ticket Offices, No. 76 Fifth avenue and in the Union Depot.
J. J. LAWRENCE, General Superintendent, Pittsburgh.
JAMES H. BRAY, Ticket Agent.

PITTSBURGH, FORT WAYNE AND CHICAGO RAILWAY, CLEVELAND AND PITTSBURGH RAILROAD.
On and after NOVEMBER 2, 1873, Trains will leave from and arrive at the Union Depot, Pittsburgh, City Time, as follows:

LEAVE.		ARRIVE.	
Fast Line	2:28 a m	Pacific Ex	2:33 a m
Chicago Mail	6:13 a m	Wheeling Ex	10:53 a m
Clev & Whg Mail	6:43 a m	Chicago Express	11:58 a m
Erie and Ashtabula Ex	7:13 a m	Clev & Whg Ex	3:53 p m
Chicago Express	10:03 a m	Chicago Mail	4:13 p m
Clev & Whg Ex	2:13 p m	Erie and Ashtabula Ex	2:48 p m
Pacific Express	2:28 p m	Ch & St Louis Ex	7:23 p m
Wheeling Ex	4:28 p m	Cleve & Whg Ex	7:33 p m
Erie and WrnEx	4:38 p m	Erie and Ashtabula Express	11:43 p m
Depart from Allegheny.		Arrive in Allegheny.	
Beaver Falls Ac	8:38 a m	Leetsdale Ac	6:53 a m
Leetsdale Ac	10:23 a m	Leetsdale Ac	7:43 a m
Leetsdale Ac	12:08 p m	Beaver Falls	8:13 a m
Sharpsville and Ashtabula Ac	1:28 p m	Enon Ac	8:48 a m
Enon Ac	3:48 p m	Sharpsville and Warren Ac	9:53 a m
Leetsdale Ac	5:23 p m	Leetsdale Ac	12:53 p m
Beaver Falls Ac	6:23 p m	Beaver Falls Ac	2:23 p m
Leetsdale Ac	8:28 p m	Leetsdale Ac	4:28 p m
Leetsdale Ac	10:58 p m	Leetsdale Ac	7:48 p m
Fair Oaks Sunday Church	12:43 p m	Fair Oaks Sunday Church	9:52 a m

Pacific Express leaves daily.
Chicago Express arrives daily.
Fast Line leaves daily, Mondays excepted.
Pacific Express arrives daily, Mondays excepted.
All other trains will leave and arrive daily, Sundays excepted.
Fast Line and Chicago Express going West make direct connection at Mansfield for Toledo
J. N. McCULLOUGH, General Manager.
F. R. MYERS, General Passenger and Ticket Agent.

PITTSBURGH AND CONNELLSVILLE RAILROAD.—PITTSBURGH, WASHINGTON AND BALTIMORE "SHORT LINE."
ALTERATION OF TIME. WINTER ARRANGEMENT.
On and after SUNDAY, November 23d, 1873, trains on this Road will depart and arrive from Depot, corner Grant and Water streets, as follows, Pittsburgh time.

DEPART.		ARRIVE.	
Local Mail	6:30 a m	McKeesport Ac.	6:40 a m
Through mail to Wash. & Balt.	8:00 a m	McKeesport Ac.	7:30 a m
Mixed way	9:15 a m	West Newton Ac	8:30 a m
McKeesport Ac	10:50 a m	Trough Ex	9:05 a m
Connellsv'e Ac.	3:25 p m	Connellsv'e Ac.	11:00 a m
McKeesport Ac	4:35 p m	McKeesport Ac.	12:10 p m
West Newton Ac	5:20 p m	McKeesport Ac	2:05 p m
McKeesport Ac	6:20 p m	Uniontown Ac.	6:15 p m
Through Ex. to Wash. & Balt.	8:30 p m	McKeesport Ac.	7:35 p m
McKeesport Ac	11:00 p m	Through mail	9:40 p m
*W. Newton ChT	12:45 p m	*W. Newton ChT	10:05 a m

Mail and Accommodation Trains daily except Sunday.
Express Trains daily.
Pullman Palace Sleeping Cars.
Save 75 miles travel. Washington City, Baltimore, Philadelphia, New York and all points east.
General Ticket Office, 43 Fifth avenue.
E. K. HYNDMAN, General Superintendent.
SAML. C. HOUGH, Genl. Passenger Agent.

PITTSBURGH VIRGINIA AND CHARLESTON RAILWAY.
On and after Monday, December 1, 1873, and until further notice, Trains will leave and arrive at Depot, 226 Carson street, South Pittsburgh, as follows:

DEPART.		ARRIVE.	
Homestead Ac	5 50 a m	Homestead Ac	6 55 a m
Monongahela Ac	8 05 a m	Monongahela Ex	8 38 a m
Elizabeth Ac	11 00 a m	Elizabeth Ac	2 15 p m
Monongahela Ex	4 00 p m	Monongahela Ac	5 10 p m
Homestead Ac	6 15 p m	Homestead Ac	7 25 p m

Church Train leaves Monongahela City every Sunday at 8 00 a. m., stopping at all points for passengers, and reaching Pittsburgh at 10 00 a. m. Returning, leaves Pittsburgh at 1 00 p. m., arriving at Monongahela City at 3 05 p. m.
Passengers to Pittsburgh furnished with Transfer Passes on Birmingham and Ormsby Passenger Railways.
Monthly Commutation School and Family Tickets to all points.
JOHN. M. BYERS, Superintendent.
WM. J. ROSE, General Passenger Agent.

PITTSBURGH, CINCINNATI AND ST. LOUIS RAILWAY—PAN-HANDLE ROUTE.
On and after NOVEMBER 2d, 1873, trains leave from and arrive at the Union Depot, Pittsburgh, as follows. Pittsburgh time:

DEPART.		ARRIVE.	
Fast Line	2:28 a m	McDonald Ac	7:18 a m
Columbus Mail	7:18 a m	Washington Ac	8:18 a m
Washington Ac	8:48 a m	Steubenville Ac	9:53 a m
Pacific Express	9:53 a m	Cincinnati Ex	12:03 p m
McDonald Ac	12:03 p m	McDonald Ac	4:13 p m
Southern Ex	2:58 p m	Washington Ac	3:53 p m
Steubenville Ac	3:28 p m	Columbus Mail	6:13 p m
Washington Ac	5:01 p m	Fast Line	7:33 p m
McDonald Ac	6:13 p m	Southern Ex	12:28 a m
Sunday Ch train	12:48 p m	Sunday Ch train	10:02 a m

Fast Line and Southern Express leave daily.
Fast Line and Cincinnati Express arrive daily.
All other trains will run daily, except Sundays.
Sleeping Cars, without change, to Cincinnati, Louisville, Indianapolis and St. Louis.
J. N. McCULLOUGH, General Manager.
F. R. MYERS, General Passenger and Ticket Agent.

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INMAN LINE
For Queenstown and Liverpool.
Royal Mail Steamers
Sail every THURSDAY and SATURDAY,
From Pier 45, North River, New York.
Rates of Passage:
CABIN—$70, $80 and $90, gold, according to accommodation.
Round trip tickets at low rates.
STEERAGE—To Liverpool, Queenstown, Glasgow Londonderry, London, Bristol or Cardiff, $30.
PREPAID CERTIFICATES, $32 currency.
Passengers also forwarded to Havre, Hamburg, Sweden, Norway, Denmark and Paris, at reduced rates.
Drafts issued at lowest rates.
For Cabin Passage and general business apply at the Company's office, No. 15 Broadway.
For Steerage, at 33 Broadway.
Apply to JOHN G. DALE, Agent, 15 Broadway, New York, or to
WM. BINGHAM, 143 Smithfield street, or
T. H. MURRAY, 7 Ninth street,
THOMAS H. RATTIGAN, 47 Smithfield street,
MAX SHAMBERG, 163 Smithfield street, Pittsburgh, Pa.
Where plans of Cabin can be seen and every information given.

White Star U. S. Mail Line,
THE FASTEST FLEET AFLOAT
Between New York and Liverpool,
Calling at CORK HARBOR both ways, Booking Passengers to and from all parts; Sailing every THURSDAY from Liverpool and every SATURDAY from White Star Wharf, Pavonia Ferry, Jersey City.
OCEANIC..........Capt. Bristow.
BALTIC..........Capt. Kennedy.
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CELTIC..........Capt. Thompson.
ADRIATIC..........Capt. Perry.
Passenger Accommodations Unrivaled.
Saloon, $80 Gold; (Sailings after April 1, $100 Gold). Steerage, $30, Currency. Prepaid Certificates, $32
Drafts in sums to suit.
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PITTSBURGH.
A SAVING OF FULL TEN PER CENT TO CONSUMERS.

Best Roasted Coffee	28 cts
German Dinner Coffee	20 cts
French Breakfast Coffee	18 cts
Corn Starch	10 cts
Satin Gloss Starch	10 cts
5 lbs Oat Meal for	25 cts
6 Bars Wax Soap	25 cts
7 Bars Women's Friend Soap	25 ct
12 Cakes Toilet Soap	20 cts
Oboera	12 cts
Pearl Wheat	18 cts
Flour, per sack	1 70

The only store in the Diamond keeping open every night until 9 o'clock.
CALL AND SEE.
Jesse Inghram.

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To Coal Operators
WE MANUFACTURE AND KEEP IN STOCK
FLAT RAIL,
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FLAT RAIL SPIKES,
PIT CAR BOLTS,
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Orders Filled Promptly.
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91 and 92
WATER STREET, PITTSBURGH.

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MANUFACTURERS OF
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ROLLS,
Of Acknowledged SUPERIOR QUALITY, at the Lowest Current Prices.
ORE AND CLAY PULVERIZERS,
ROTARY SQUEEZERS,
Haskins's Patent Double Spiral Pinions
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OF EVERY DESCRIPTION.
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Blast Furnace Engines,
PLAIN AND GROOVED
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NAIL MACHINES, Ernest's Pattern
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Mills for Grinding Brick Clay
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I am now prepared to supply this very superior Powder to Sportsmen, Furnacemen, Contractors and Dealers by KEG OR CAR LOAD,
AT LOW PRICES.
SAFETY FUSE constantly on hand.
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SCHAAL, HOEVELER & CO.,
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Tanks, Agitators, Settling Pans, Gasometers, Salt Pans,
And all kinds of
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Illustrated Circular and References furnished on application

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Orders for all sizes and quantities respectfully solicited.

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Particular attention paid to the manufacture of SHOVELS for FURNACES, MILLS and COAL WORKS.
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Orders filled promptly.

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Founders and Machinists,
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Also, Rolling Mill and Forges supplied with IRON CUT TO ORDER or FAGGOTED, as I have Two (2) Sets of Rolling Mill Shears constantly running, cutting Iron for Faggoting and other purposes. OFFICE AND YARDS,
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ORDERS SOLICITED.

STEAM ENGINES
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Of the following dimensions: 16x30, 15x48, 14x30, 12x24, 10x18, 10x22, 9x14, 8x24, 8x12.
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Particular attention paid to WINDING and HOISTING ENGINES and FIXTURES FOR COAL WORKS. Rolling Mill and Machine Castings, Band Wheels, Pulleys, Grate Bars, Sash Weights, Wagon Boxes, &c.
T. CARLIN,
Fourth Ward Foundry and Engine Works,
186, 188 and 190 Lacock, and 37 and 39 Sandusky Streets, ALLEGHENY.

The Missing Water Bonds.

Further of the Investigation.

Important Testimony Elicited

HOW BANKS ARE RUN.

More Directors on the Stand.

The Bookkeeper Acknowledges Continued False Entries.

Grier Directs and Controls

No Questions Asked as to Collaterals

Seidle Arrested for Conspiracy.

What Became of the Money—Overdrawn Accounts—The Cashier Wants the Audit Postponed—The Books "Cooked" to Balance—The County Funds.

The Finance Committee continued their investigation into the matter of the missing water bonds and the affairs of the Nation Trust Company yesterday, holding two sessions. The testimony, which is important, follows in full:

TESTIMONY OF MR. ARDARY.

Mr. Frank Ardary was duly sworn, and testified as follows:

Q By Mr. Phillips—Are you a director in Nation Trust Company? A. No, sir.

Q. Are you a stockholder? A. Yes, sir.

Q. Will you please state what knowledge you have of an account opened in that bank by John Ross, or John Ross, secretary, and the amount of money deposited there belonging to the city of Pittsburgh, commencing from the early part of May last, up to the time the bank closed? A. I do not know of any account there.

Q. State what you know about certain bonds that had been deposited or given to that bank by Mr. Ross. A. I never saw a bond there, and never knew that he had one deposited there.

Q. Did you not know the cashier of that bank was receiving bonds from some quarter? A. No, sir; I did not know until after the bank was closed and the talk came out so about it, and then it was only from the rumors I heard.

Q. By Mr. Fetterman—State whether you ever assisted them in obtaining money in the east on the assets of the bank? A. Never, sir.

Q. State if any of your paper is pledged in the east or negotiated in the east and secured by water bonds or street bonds? A. Mr. Grier borrowed a note of me for $25,000. He said he wanted it for the use of the bank as they were hard up; he came to me for it and said he wanted to use it for the bank; he said the rest had assisted in doing so by giving their notes in order to help the bank along; he gave me a note to sign, but what was in it I don't know; heard Mr. Jamison or some one say that there was a note of $25,000 of mine in Philadelphia, but I did not know that it was there.

Q. What was the character of the note? A. I do not know; I did not read it.

Q Did you draw it up? A. No, sir, I did not; it was already prepared; I just put my name to it; I was afterwards over at the depot, and the young man, Mr. Blair, came over there and said that Mr Grier had said I had forgotten to indorse the note; I then went into one of the waiting rooms there and indorsed it.

Q. To whose order was it? A. I do not know; I'm not much of a scholar.

Q You do not know whether it was drawn to your order or not? A. I do not.

Q. Do you know whether it was one of those collateral notes? A. I do not; there was some printed stuff in it, but I don't know what it was.

Q. Do you know what became of that note? A. I do not, sir.

Q. Did you receive any collateral from the bank as security for the payment of that note? A. I did not.

Q. Have you ever received anything for it? A. No, sir.

Q. Were you at the bank frequently? A. Not of late.

Q. Along from May to the time of suspension in November, were you? A. No, sir, I was not.

Q. Had you any knowledge from the directors or officers of the bank of this account kept there by John Ross? A. No, sir, I never had.

Q. Had you any knowledge, from any source whatever, of the account kept there by him? A. No, sir, not in the world.

Q. Are you acquainted with John Ross? A. Oh, yes, I have known him a long time.

Q. Had you any knowledge up to the 24th of November that John Ross had used any water or street bonds for the purpose of assisting the bank, or any officer or director or outside party? A. No, sir.

Q. Do you know anything about the bank having bonds to raise money on in the East? A. No sir, I do not.

Q. Do you know anything of Mr. Blair or Mr. Dickson or any parties going to Philadelphia to negotiate notes on water bonds for the use of the bank? A. No sir.

Q. Did you ever attend any of the meetings of the Board of Directors? A. No sir.

Q. Do you know where Mr. Grier is now? A. I do not, sir; I wish I did.

Q. Have you heard anything of him since he left here? A. No sir.

Q. As a stockholder in that bank did you ever look over his books? A. No sir; I never have seen them.

Q. Do you know of any person getting the rest of this money received in Philadelphia? A. I do not, sir.

Q. Do you know of the Directors getting the use of the $300,000 deposited there by Ross? A. No sir, I did not.

Q. Do you know anything about 33d street bonds, furnished by Ross rehypothecated by the bank for money for the use of the bank? A. No sir.

Q. Or Stanton avenue bonds? A. No, sir.

Q. By Mr. Negley—Did you ever say anything to Mr. Dickson about you giving a note on $25,000? A. No, sir; not till after the close of the bank, I think he said Mr. Jamison, or some one stated I had a note of $25,000 there of my own.

Q. Did you ever report to the Board of Director's the information that you had given this note before the suspension? A. No, sir.

Q. Did you ever get any money out of the bank without giving a check for it? A. No, sir.

Q. Have you had your account settled? A. No, sir, it is not settled.

Q. By Mr. Fetterman—How long was it before the suspension that you gave this note? A. I think it was about a week before it shut up.

Q. The last time it closed? A. Yes, sir.

Q. You never got any of the proceeds of that note? A. No, sir, I did not.

Q. About the 24th November did you give this $25,000 note? A. It was somewhere near a week before it shut up.

Q. By Mr. Negley—Did you ever mention to any person that you ever gave such a note as this? A. No, sir; not till the bank shut up. The young man, Mr. Blair, came over to the depot for me to endorse the note. He said I had forgotton it, and that Mr. Grier sent him over.

Q. Do you know anything of what was in the note? A. No, sir.

Q. Did you know the amount in it when you signed it? A. I do not believe I did.

Q. By Mr. Gross—He asked you for the note of $25,000, did he? A. No, sir.

CHAS. H. ARMSTRONG TESTIFIES.

Mr. Chas. H. Armstrong was duly sworn and testified as follows:

Mr. Fetterman—Q. You are one of the Directors of the Nation Trust Company? A. Yes, sir.

Q. How long have you been director in that bank? A. I think since it started.

Q. State if you have attended the meetings of the Board regularly? A. No, sir.

Q. From the first of last May up to your suspension did you? A. I was there three or four different times from that time until it suspended.

Q. Were you in the bank frequently during that time? A. I was in and out from the latter part of May until the first of October.

Q From the first of May to the time you went away were you in the bank frequently? A. No, sir; I was not; I was in there occassionally, but not to the regular meetings.

Q. From the 1st of October to the 25th of November were you there frequently? A. Yes, sir; I was there frequently.

Q. As a director of that bank did you ever look over the books of that bank when you visited there? A. No, sir; I never looked over the books.

Q. At the Board meeting would you look over the books? A. No, sir.

Q. Had you any knowledge of any deposits in the bank, made there by John Ross? A No, sir.

Q. Had you any knowledge in October or November of John Ross giving bonds to your bank? A. No, sir.

Q. When did you first gain knowledge of the bank having these bonds? A. After the bank closed I heard the rumor. I had no knowledge ever as yet.

Q. Did you ever hear from the Directors or any of the officers that Mr. Ross had furnished bonds for the use of the bank? A. I did not, sir.

Q. Did you know it from any source whatever? A. I did not, sir.

Q Do you know anything about their receiving money in Philadelphia; of them receiving money on bonds of the city? A. No more than when I came home from the old country they stated that they wanted money and I indorsed a note for $50,000.

Q. Was there any money raised on that note? A. I do not know.

Q What was done with it? A. I do not know; I signed it at the President's request.

Q. When was that? A. I think it was in October or November, but I cannot be positive to the time.

Q. Did the President say when he was going to get the money? A. No, sir, I did not ask him.

Q. Did you hear any talk at the time about collateral? A. No, sir; I heard that they were going to Philadelphia to-day and get money for the bank.

Q. Did you hear that Blair or any one took bonds with them for collateral? A. No, sir.

Q. Did you know who had the use of this money raised in Philadelphia? No, sir; but I would like to know.

Q. Do you know who had the use of the money deposited there by Ross? A. I did not know that he had any money there; or who used it or anything else about it.

Q. By Mr. Aiken—Was not the note that you speak of signing an indemnity bond? A. Yes, sir.

Q. By Mr. Gross—Was it not a note for indemnifying Mr. Dickson? A. Yes, sir; that was my understanding of it.

Q. By Mr. Fetterman—Did you ever get any money out of the bank without giving any voucher for it? No, sir.

Q. Did you know of any of the Directors or stockholders doing so? A. No, sir. Except my wife drawing her dividends if you would call that anything of the kind.

Q. Did you ever have any serious loss in that bank? A. Not until the present time.

Q. Prior to the 24th of November had you ever met with any serious losses? A. Not any sir.

Q. You do not know where this money all went to? A. No, sir.

Q By Mr. Negley—Have you seen Mr. Grier since that Saturday night before you closed? A. No, sir.

Q. Have you had any communication with him by letter or otherwise? A. No, sir.

Q. Have you heard anything about his whereabouts? A. There are different reports about him; know nothing more than these.

Q. By Mr. McCune—You know nothing more except the rumors flying around the streets? A. That is all, sir.

WHAT MR. KANE SAID.

Patrick Kane was duly sworn and testified as follows:

Q. By Mr. Fetterman. You are one of the Directors of the Nation Trust Company, I believe? A. Yes sir.

Q. How long have you been there? A. I think I have been three or four years there.

Q. State whether as a Director you attended the meetings of the Board. A. I have, sir, attended the meetings pretty regularly, especially since the run on the bank.

Q. From the 1st of May up to the suspension of the bank did you attend the meetings pretty regularly? A. I have attended the meetings pretty regularly since.

Q. How often did you meet? A. Once or twice a week.

Q. Did you ever have the books before you? A. Not unless there was an examination for the semi-annual report.

Q. Were you on the Auditing Committee last July? A. I think I was, sir.

Q. What was the amount of your assets at that time? A. I think the amount of assets was over $550,000.

Q. How did your liabilities stand in relation to that? A. Our transient deposits, I think, were about $290,000; our interests deposits were probably in the neighborhood of $260,000; this is as near as I can recollect; I think Mr. Brickell and Mr. Friday audited the books, and that I sat in the back room with Alderman Taylor, and we counted the money.

Q. How much money had you on hand at that time? A. I do not think we had $30,000 on hand.

Q. That was on the 1st of July, was it? A. On the last day of June, I think.

Q. Did you look over your books frequently during the time you were in there? A. No sir, I did not go behind the counter to examine the books at all, unless the Auditing Committee was there.

Q. Did you know that John Ross had an account there from May up to the time the bank closed? A. I never knew John Ross had an account there till after the suspension of the bank.

Q. Did you look over any of the books at all? A. I think I made some additions—that is I added up some of the accounts, but I did'nt look over the books. For instance the bills receivable I added up to see if they were correct.

Q. Did you look over their individual ledger. A. I did not, sir.

Q. You stated you knew of no bonds being deposited there till after the suspension? A. I never knew of it till then, and I had the information from Mr. Dickson that he had a deposit there of $7,000.

Q. When was this? A. After the suspension he spoke about Mr. Ross' account.

Q. Do you know anything about the bank having bonds of the city for the purpose of raising money on them? A. No, sir; I never knew that the bank had any bonds.

Q. Do you know anything about their raising money in the east? A. I do, sir; I know that after the run on the bank we had a run of $50,000

Q. When was that? A. It was a few days after the run had been made on the bank, three or four or five days.

Q. That was the run in September? A. Yes, sir.

Q. On whose notes was that money? A. Mr. Dickson, I think, gave his notes; they were sent to Philadelphia, and I understood that they were not received there; Thomas Blair gave his notes in lieu of them.

Q. Was that loan authorized at a meeting of the Board of Directors? A. It was, sir.

Q. What securities did the Board authorize to be used? A. The Board did not authorize any security, for they didn't have any; but the Board was informed by Mr. Grier that he would furnish the security; I don't know what they were; we spoke of sending government bonds, but Grier said these were his bonds or a friend of his.

Q. Do you know what kind of bonds they were? A. No, sir; all I know is that Mr. Grier said they were his bonds; that a friend furnished them to him; I looked upon them as bonds of Mr. Grier.

Q. Your Board authorized the securing of these bonds? A. Yes, sir, and Mr. Grier said he would fine the bonds; that he would get them from a friend.

Q. When was that next loan authorized? A. I think the next loan was made in the week after that; somewhere in the neighborhood of a week.

Q. Was that discussed by the Board? A. It was spoken of that the amount we had was hardly sufficient to meet our depositors' checks, and that it would be better for us to get another loan, Grier saying that he would get the bonds from his friend. After discussing the matter, we considered that it was prudent to get another loan, and see if we couldn't get through the run in good shape.

Q. According to that, you then went on to get another loan? A Yes, sir.

Q. Mr. Grier then furnished the collateral? A. Yes, sir.

Q. What was the next loan made? A. Sometime after that the matter was discovered that our customers were not able to pay their notes as they become due, and in order to be just to our depositors, we should get more money to carry over; it was argued that it would be selfish for the bank to carry itself through alone without aiding its customers.

Q. Where did you get the collateral? A. As I understood it all the time Mr. Grier said they were his bonds and his friend's; that his friend furnished them to Mr. Grier, and he furnished them to the bank.

Q. And the bank took the bonds and got the money? A. I do not know whether you mean the bank got the bonds or not; my understanding of things is, that the bank got the money on the bonds as collateral security.

Q. Did you ever see any of the bonds? A. No, sir; I never saw one of them in my life.

Q. Did you see any of the notes? A. I think I did; but I never read them.

Q. Do you know by whom they were signed? A. I understood the first was signed by Mr. Dickson, but that they were brought back and destroyed afterwards. The note for second loan was signed by Mr. Dickson as President; and, I believe, were received The third loan was signed by Mr. Dickson as President, and objected to, and I think returned signed by Mr. Dickson personally.

Q. Had you ever heard any one state the names in which these bonds were received further than as you heard from Grier? A. No, sir.

Q. Are you acquainted with Mr. Ross? A. I never saw him until last Friday.

Q. Do you know whether any of the Directors of the bank had any arrangements with Mr. Ross to furnish bonds for the bank? A. I never had.

Q. Do you know who made use of the money raised in Philadelphia on these bonds? A. I do not know unless it went into the bank.

Q. Do you know who got the use of that money deposited in the bank by Mr. Ross? A. I did not know he ever had a dollar there except the deposit of $7,000.

Q. By Mr. Phillips. The money was received and paid out as you received all other money? A. I do not know anything to the contrary: I thought of course after this loan was obtained in the East and placed with them to our credit it was, there liable to our check.

By Mr. Fetterman—Did you have any losses in that bank? A. No, sir; I have never known of any; in fact, I heard Mr. Gross say that the only loss that the bank had sustained since its organization was a loss of about $5,000.

Q. Do you know what use was made of this money? A. No, sir, I do not; the very fact that there were $260,000 in the bank in July gave us to understand that we had no extra amount of money that came to the bank; the later report we got from Mr. Grier showed that there were only $215,000.

Q. When did you get that report? A. A little before Grier disappeared.

Q. Did he make reports at every meeting? A. No, sir, he did not.

Q. How many times from the first of July to the time he disappeared did he make reports of that kind? A. Two.

Q. What were the amounts? A. About $160,000 transient deposits, and the next report only $115,000 of transient deposits.

Q. How much were the interest deposits? A. I think it was only $110,000, and the next time I believe it was $85,000.

Q. How much was the interest deposit in June, when you audited the accounts? A. I think it was from $200,000 to $260,000; I would not be understood as stating positively, but that is the best of my recollection.

Q. You state that you did not look over the books at that time? A. I did not look over the books in the July audit; I think I added up the bills receivable, and was one of the two who looked over and counted the money. I think Mr. Brickell and Mr. Friday looked over the books.

Q. How much money had you on hand? A. I do not think it was over $30,000.

By Mr. Negley—Did your Board have any difficulty about examining the accounts of the bank one evening prior to the departure of Grier? A. Now that my attention was called to it, I remember one difficulty we had with him, or rather I thought Mr. Grier would be better pleased if we would not audit the accounts he presented to us.

Q. How long was this before Grier's departure? A. Just a few evenings.

Q. Why did you judge that he would be better pleased? A. I think after the motion had been made to have an auditing committee Mr. Grier remarked that it would be hardly worth while now until January.

Q. Was it your custom to audit the accounts on the first of July and January always? A. Yes, sir.

Q. Why did you wish to have an auditing committee appointed at this time? A. There was a seeming scarcity of money in the bank, and we thought it better to know how much was needed; it was reported that there were a great many checks presented to the bank and there was not money to pay them.

Q. Why did you have an auditing committee? A. So that the report should be correct; so that we would be satisfied how things stood in the bank.

Q. You say you spoke of having an auditing committee. Who were present at the time? A. I think the Board was in session.

Q. Was there a full Board there? A. I do not think every member of the Board was there at the time; there was, however, a quorum there.

Q. Could you tell the persons present? A. I could not, but I think there was eight or ten.

Q. You judge that Mr. Grier did not want any examination? A. I thought it might be imagination at the time, but it was my impression that Mr. Grier would have been better pleased if the committee had not audited the report.

Q. Did he show any uneasiness? A. I judge that he was uneasy.

Q. Did you appoint an investigating committee? A. Yes, sir; a committee was appointed.

Q. Who composed that committee? A. Mr. Brickell, Mr. Miles, Mr. Graber, Mr. James Taylor and myself.

Q. Did you commence operations immediately? A. We commenced as soon as he said the books were ready for us.

Q. How long was Mr. Grier getting the books ready for you to commence? A. I think that this was on Tuesday, and that Mr. Grier said he would have his books ready on Friday. I think he said that the books had been kept back and that they had not been posted up. When the committee came to make an examination he said it would be impossible to have the books ready before Tuesday. On Tuesday he was not ready and finaely we came in there on Thursday night and commenced.

Q. How long was that before Grier left? A. Only two days.

Q. Have you seen Mr. Grier since the Saturday he left? A. I have never seen him since.

Q. Have you seen him since the bank closed? A. I never have seen him since Saturday night between eleven and twelve o'clock on the evening he left.

Q. Whereabouts? A. I attended a meeting of the Board of Directors that night and Mr. Grier came in and had some conversation about bank matters.

Q. Have you or any of the Directors had any correspondence with him since? A. I will answer for myself that I have never had any correspondence or communication with him.

Q. Do you know of any Director who has? A. No, sir.

Q. In all of your discussions in reference to negotiating these loans was there no question asked as to where these bonds came from or what the character of the bonds were? A. No, sir, my impression was that a personal friend furnished them for him, as Mr. Grier very emphatically asserted before the Board.

Q. Did you ever inquire who that personal friend was? A. No, sir.

Q. Were the parties who made these notes ever secured by the bank? A. The last loan was negotiated with Mr. Dickson's notes; and the Board signed a note to secure him; there were ten signatures to it; I think it may have been signed by the full Board for all that I know.

Q. Did you discover any irregularities in the bank before Mr. Grier left? A. Well I didn't discover any irregularities till the night we were preparing to audit this report; then I had a suspicion that there were some irregularities from the fact that the books were not in the proper shape and he wanted us not to go on with the examination; another meeting was then appointed to audit the books.

Q. Did you discover Mr. Ross, account that night? A. The name of John Ross individually, I did not see: Mr. Miles and myself looked over the balances. Mr. Miles took down the balances due the bank, and I took down the amount of the assets.

Q. If you did not see it how did you know these was an account of that kind? A. I heard it.

Q. Did you see his name on the books? A. I did not look over the book at all; but the general amount was called out to me and I took it down. I think there was a balance of $650 due to Mr Ross. I don't know whether it was on the book as John Ross individually or not. Mr. Miles and the book-keeper, sat near the desk and I sat some distance from it.

Q. Who is your book-keeper? A. Mr. Siedle.

Q. Were any other persons present at the time? A. I think Mr. Graver and another member of the committee were a part of the time.

Q. At the time you made the examination did you discover any false entries in any of the books? A. No, sir, I did not discover any.

Q. You did not find that there had been an entry made of a large amount of deposits in the Nation Trust Company. A. I did not so understand from the accounts; I think Mr. Miles and Mr. Siedel looked over the book.

Q. You did not see an account of a deposit to the amount of $200,000 to the credit of Mr. Ross? A. I did not; I suppose there was some things to be charged to make balance $550.

Q. Were you on the July Auditing Committee. A. Yes sir.

Q The books showed a credit to transient deposits of how much? A. I think from $250,000 to $290,000.

Q. Were you not surprised at that increase? A. Not at all; I think we had as large a deposit as that at other audits.

Q. Do you recollect what the transient deposits were in January? A. I do not recollect.

Q. Do you not know that there was a debit of $5,000 to the debit account at that time? A. No, sir.

Q. Did you have weekly statements? A. No, sir.

Q. Did you have any statements between January and July? A. No, sir; not that I recollect of.

Q. Do you remember whether you were on the Auditing Committee on the first of January? A. I think I was, sir.

Q. Have you any recollection as to the condition of that deposit account at that time? A. I could not recollect, but I think [the draft on interest deposits were just about the same as they were the year before, and I think the books will bear me out in this statement.

Q. By Mr. Negley—You state that your suspicion was aroused that something was wrong, did you declare that suspicion to any one? A. No, only I told Mr. Dickson that we had come there to examine the accounts thoroughly, and that we would go as far as we could. Mr. Grier said we could not get through that night, but that he would have his man get at the books and post them up. I said there were two men at work in the back room, and I told Mr. Grier we would go as far as we could.

Q. Did Mr. Grier get angry with you? A. No, but he suggested that the examination might as well be put off until January.

Q. By J. H. Jones—You have seen Mr. Ross' account since Mr. Grier left? A. I have.

Q. Did you see it entered on the book? A. Yes, sir.

Q. Can you tell in whose handwriting it is? A. No, I could not tell.

Q. Are you familiar with Mr. Grier and Seidle and Mr. Dickson's handwriting? A. No, sir; I do not know Mr. Dickson's handwriting.

Q. Do you know Mr. Seidle's handwriting? A. No; I believe I would know Mr. Grier's better than either of them.

Q. Is this account in the individual ledger kept by Mr. Grier? A. I do not know; I took no notice of the writing.

Q. By Mr. Littell—In regard to those notes which you say were given, did you or the Board ever consider the question of the collaterals; did you know where they came from or how long you could keep them? A. No, sir; I did not consider that, for I believed they belonged personally to Mr. Grier; my impression was that he owned these bonds; therefore I thought there was nothing wrong about the transaction.

Q. In any other business would you have received money on collateral without knowing where it came from? A. In any other business I wouldn't use them without knowing where they came from.

Q. Yet you didn't feel uneasy in using them for this bank? A. I had confidence that Mr. Grier was telling the truth. He said these are my bonds or his friend's; that he had loaned them merely as an individual.

Q. By Mr. Phillips—Do I understand you to say that you never asked Mr. Grier who this friend was? A. No, sir; nor what kind of bonds they were.

Q. Did Mr. Grier intimate to you in any way who deposited those bonds? A. No sir, neither did I make any inquiries of him. He spoke so confidently that I took it for granted that what he said was so.

Q. Have you any reason to suppose that Mr. Grier appropriated any of the money or personal assets of the bank before he left? A. After he left some things were missing, and it was thought he appropriated them to his own use. There was some gold and a gold draft missing.

Q. You never had any suspicion that he appropriated the money raised in Philadelphia to his own personal use. A. No sir, if I had had any doubt that it was not for the use of the bank, I would not have given my note.

EDWARD MILES'S TESTIMONY.

Mr Edward Miles was duly sworn, and testified as follows:

Q. Are you a Director of the Nation Trust Company? A. Yes, sir.

Q. How long have you been a Director? A. I think, three or four years.

Q. Do you know anything of the account of Mr Ross with this bank? A. Not until our suspension by the absence of Mr. Grier.

Q. Was you not on a committee with Mr. Kane and others to audit the accounts of the bank? A. At what time?

Q. At any time during this year? A. I was on the Auditing Committee last June, and also a few days before Mr. Grier ran away—I think two or three days before.

Q. Did you go over the accounts at the time the bank had its last audit? A. Yes, sir; it was done in this way: the bookkeeper called the accounts off, and I put the balances down, and Mr. Kane put down the overdrafts; but I could not name any particular account; I made inquiry especially of one that I felt particularly interested in; that was the account of Mr. Kildare, and that was the only large one I had any knowledge of.

Q. Were the names called out? A. No, sir.

Q. Do you know anything about these notes that were negotiated in Philadelphia? A. Yes, sir; I was present at the time of the second and third loan, but I happened to be absent at the time the second was made.

Q. Whose notes were they? A. The notes of the second loan were, as I said, given by Robert Dickson, President.

Q. By whom were the notes given for the third loan? A. They were all given by Robert Dickson, President, and afterwards returned and given by Robert Dickson personally.

Q. What kind of notes were these? A. I did not see them.

Q. What amounts were they? A. $50,000 each loan.

Q. Had the loans been negotiated before the notes were drawn up? A. The loans were authorized by the Board, and the carrying out of it, so far as I was concerned, was left to the executive officers of the bank.

Q. Were you present at that meeting of the Board when they authorized those loans? A. I was when they authorized the second and third loans.

Q. What did they use as a collateral security for those negotiations? A. The collaterals were to be furnished by Mr. Grier.

Q. What were they? A. I do not know, sir.

Q. Whose bonds were they? A. Mr. Grier told us that a friend of his had furnished him with the collateral, and I made no inquiry as to whose they were or where they came from.

Q. Did he not say what kind of collateral? A. I do not know; bonds were meant.

Q. Did he say whether they were Street or Water Bonds? A. Not that I recollect of.

Q. How long before the suspension were these loans made? A. I think the first loan was about October 1st; I am not speaking positively, but I think the second was about the 10th of October; the other was about the 20th of the month.

Q. Did you ever examine the books of the bank? A. Only at the meeting of the Auditing Committee.

Q. Did you ever see the account of Mr. Ross during this time that you speak of? A. Not till after the absence of Mr. Grier.

Q. Did Mr. Grier ever tell you that he had received any bonds from any person? A. No, sir; although I understood that parties have left bonds in our bank for safe keeping.

Q. Did you ever hear of any officer of the city of Pittsburgh leaving bonds there? A. Never.

Q. Did you ever see any person leave bonds there for safekeeping? A. Never.

Q. Or for the purpose of hypothecation? A. No.

Q. Did any person in the bank tell you of Ross leaving bonds there to be hypothecated? A. No.

Q. What about the note of Mr. Ardary being sent to Philadelphia? A. I never knew of any further loans than the $150,000. They were authorized by the Board. The first was by Mr. Blair alone, the second by Mr. Dickson as President, and the third by Mr. Dickson individually.

Q. You never knew of any other? A. I never knew of any other till we had notice from Jamison.

Q. Did not Mr. Grier request Mr. Ardary to make that note? A. Not to my knowledge.

Q. Do you know of any street bonds being left there for hypothecation? A. No.

Q. Do you know of Mr. Ross transacting any business at that bank? A. Nothing only what I incidentally heard; I heard that he had a deposit of $7,000.

Q. Where did you hear this? A. In the bank, I think Grier stated it.

Q. Did you look at the books to see if that was so? A. No.

Q. Did any person examine the books to see if he had a $7,000 there? A. Not that I know of.

Q. Do you know if he had a $7,000 account there? A. I do not.

Q. Who were present the evening you audited the accounts? A. Kane, Graver and myself in the front room, and Mr. Taylor and Mr. Friday in the rear room, if my memory serves me right.

Q Was Mr. Steele there? A. Yes, sir.

Q. Where was he, in the front or back room? A. Front room.

Q. By Mr. Fetterman—In the examination of the books in June last, did you examine the books? A. No, sir; I was absent from the city; although I believe I was appointed on the committee, I was away from home; I was not present at that meeting.

Q. Were you present at the meeting in January? A. Yes, sir.

Q. What was the state of your deposit account on that day? A. I don't remember, sir; but the statement seemed to be very fair.

Q. Between the first of January and the first of July, did you have any statement rendered by your bookkeeper or by your cashier, at your meetings? A. I don't remember of any.

Q. Did you have one about the first of May—any statement? A. I don't think there was.

Q. Do you recollect how your cash account, deposit account, stood about the first of May? A. No, sir.

Q In May or June, have you any knowledge of any great increase in your deposit account? A. No.

Q. Did you attend the meetings frequently? A. I was back and forward at the bank very often; often at the meetings; dropped in to see if there was anything to do, and turn around and go out.

Q. Ever go back and look at the books? A. No, sir.

Q Have you ever looked at the books since you have been there? A. Only at these stated intervals when the auditing committee was there.

Q. So up until your suspension you never looked at the books? A. I don't remember looking at them once since.

Q. Did Mr. Grier since the 1st of July or the 1st of May render you any statements in the monthly meetings of directors of the balances on your books? A. Not that I remember of until since these panicky times began.

Q. When was the first statement you got in this way? A. If I remember right it was about the time the first loan was negotiated.

Q. How was your cash account and deposit account there with reference to your other accounts? A. I don't remember.

Q. At the time you had the Auditing Committee, just before Grier left, calling out the balances, were there any large balances called out aside from the County balances? A. That was the largest balance called out by odds.

Q. There was no $220,000 or $230,000 balance called out in favor of Mr. Ross or any other person? A. No.

Q. And you state that the first you knew of Mr. Ross' transaction with the bank was after the suspension? That was one of the incidental things. I don't remember whether it was before or after that.

Q. Was this the first and only knowledge you had of Mr. Ross' connection with your bank—your incidental knowledge there of that deposit, and the subsequent knowledge after Grier's absence. From the time he commenced there until Grier's absence that was all the knowledge you had? A. I am not certain that the other was not brought to my knowledge first, and this followed; am not certain which came to my ears first.

Q. You say that is the only knowledge you had of any transaction with the bank from any source whatever? A. Yes sir.

Q. You said you knew nothing about his advancing these bonds for the use of the bank? A. Nothing.

Q. Do you know whether any of the directors, or Robert Dickson, or Blair were secured by the bank for going on these notes? A. None of them to my knowledge.

Q. Any personal security? A. Until the last loan we gave Mr. Dickson a note of the Directors.

Q. You have no knowledge of any of the securities of the bank being given to Mr. Blair, Dickson or Ardary? A. No.

Q. You don't virtually know anything about the banks business from the 1st of January up until your suspension? A. No sir, only what I have learned since.

Q. So from the 1st of January up to the 24th of November, the time of your suspension at the time you commenced auditing the books, you didn't know anything about the business. A. Only what I gathered from verbal statements, and statements made to us by the cashier.

Q. By Colonel Phillips—Do you know of a bond having been given to secure the deposits of the county for her deposits? A. I don't know; I presume there is a bond given.

Q. How long have you been a Director? A. About three or four years.

Q. Do you know that any such bond was ever given? A. I presume there was one given Colonel; it was usual.

Q. You don't, as a matter of course, then know who is on that bond? A. I was at one time on some bond or other for some money that was got some years ago; I presume there was similar bonds given to this; I don't know to my knowledge.

Patrick Kane recalled and examined by Colonel Phillips.

Q. Do you know of a bond having been given to the county as the Treasurer of the county, to secure the deposits? A. No sir, there was no bond given to secure the deposits of the county, but I think there is a bond as some of the directors have gone on the County Treasurer's bond to the county, but I didn't understand that that was to secure the county deposit. I understand that the County Treasurer had to give a security, and that some members of the Board went on the County Treasurer's bond, but that was not to secure a county deposit.

Q Who has the custody of those bonds? A. Whoever holds the security of the County Treasurer I would presume, had the custody of them. I didn't say that he deposited the money with us on the strength of their going on his bond; I only say I think some of the directors are on the County Treasurer's bond, but that is not to secure the county deposits that we have.

Q. Don't you know there is bond given to secure the Deposits in you bank. A. No. sir; I don't think there is any such bonds in existence I have no knowledge if there is.

Q. My object in putting that question, is simply to ascertain whether the parties on that bond are not secured by the bank? A No, sir; I never knew of any arrangement to that effect; I never knew of any security to the county treasurer, except as I have stated to you that some of the Directors are the bond of the county treasurer. But not to secure the deposits in the bank.

Q. By Mr. Negley—Who are they? A. I don't know; I am not certain.

Mr. Miles recalled and examined by Mr. Negley:

Q. Who of these Mr. Taylors were present that night with Mr. Friday in the back room? A. Mr. James Taylor, the tobacconist. I said I thought Mr. Friday was on that committee; I have since reconsidered; I think he was not there.

A DIRECTOR'S KNOWLEDGE OF THE BONDS.

James Taylor called and sworn and examined by Mr. Fetterman:

Q. You are a Director of the National Trust Company, are you? A. Yes, sir.

Q. How long have you been in it? A. About five years.

Q I wish you would state whether you attended the meetings regularly? A. I believe I attended regularly.

Q. Since the first of last May until your suspension, please state whether you attended the meetings regularly or not? A. I believe I attended very nearly every meeting that was held; I won't say positive.

Q. Were you on the Auditing Committee? A. I was not on last June.

Q. Did you have any statements from the cashier of the business of the bank along about the first of April, or May, at your meetings? A. No, sir.

Q. When were your first statements received after the first of January? A. The last day of June; the statement was made out then, but was not received by the Board of Directors.

Q When was it presented to your Board? A. On Tuesday following.

Q. What was the condition of your deposit accounts in the bank at that time? A. Well, I don't know what was the condition exactly; I couldn't say positively what amount.

Q. Do you know anything about John Ross opening up an account, and making large deposits between the first of May and first of July? A. No, sir, I don't. The first intimation I had, was when Mr. Grier went away after the suspension.

Q. Do you know anything about Mr. Ross advancing any bonds for the use of your bank, from the first of May until your suspension? A. No, sir; I don't.

Q. Were you present at any of the meetings when there was any of these loans to be made? A. Yes, sir; I was present at two.

Q. Were bonds discussed there as the securities? A. There was some talk about bonds.

Q. Do you know by whom those bonds were to be advanced? A. No, sir; I don't know.

Q. Do you know whether the bonds were advanced? A. I know there were bonds there; I saw one bond.

Q. What kind of a bond was that? A. Thirty-third street bond.

Q. Do you know how many they had at that time? A. I don't know how many they had; I don't know whether I heard or not; I think I heard something about fifty thousand dollars of Thirty-third street bonds.

Q. They had bonds all the time they were discussing the first loan? A. I don't know that they were there at that time; I saw one of the bonds about that time; I think it was before the loan was made; I believe the first loan was negotiated on those bonds.

Q Do you know anything of their having water bonds? A. No, sir.

Q. When was it you first heard of the Nation Trust Company having given Pittsburgh water bonds as collateral security for their notes in the East? A. After Mr. Grier went away.

Q. Had you any knowledge at any time before that from any of the Directors or any of the officers of the bank of Mr. Ross' having any dealings either in deposits or in advancing bonds, water bonds or street bonds, for the use of that bank? A. No, sir; I never knew who advanced the bonds.

Q You were present on the last audit you had prior to his leaving, were you not? A. Yes, sir.

Q. Were you looking at the books? A. No, sir; I was looking at the interest ledger.

Q. Did that show the different accounts of the depositors? A. That shows the accounts of the certificates of deposite, interest certificates.

Q. Did you look at the individual ledger account? A. I might have looked at it but didn't pay any attention to it.

Q. Did you notice any account of John Ross? A. No, sir; I didn't know John Ross had an account there at all. Mr. Friday told me Mr. Ross had a very large account there two or three days after Grier left. I believe we received Jamison's account current; on the Wednesday or Thursday after Mr. Grier left I saw it; didn't compare it; I have seen them try to compare it, comparing the amounts to the drafts given Mr. Grier.

Q. Does your book show the corresponding entries of the draft? A. Yes, sir, I believe the stub of the draft book does; I don't know whether the full amount; I never saw it figured up.

Q. I wish you would state whether, from the first of May to the time of your suspension—during the time—you made visits in there, not at meetings, but when you just called in at the bank as a director or stockholder, whether you ever examined the books of the concern? A. No, sir, I never went behind the counter; I never looked at them from the first of January, except on auditing days.

Q. So you virtually had no knowledge of the state of business of the bank from the first of January to the date of your suspension? A. No, sir.

Q. Do you know where Mr. Grier is now? A. No, sir.

Q. Have you heard anything from him since he left? A. No, sir; I have heard different parties talking about him.

To Mr. Negley—I think we closed the bank on the 17th of November. I think he left on the 15th.

Q. You say Mr. Friday told you this two or three days after that? A Yes, sir.

Q. Did he tell you how much that account was? A. He had it on some paper. I think the deposit showed about $223,000 a cash deposit.

NOT THE SCRATCH OF A PEN.

Q. Did he say anything about the bonds? A. He said he had some $288,000 worth of bonds, or something in that neighborhood; he also said that Ross hadn't the scratch of a pen to show for them bonds. Mr. Friday stated that to the whole party that was there. I don't know whether it was the board or stockholders or depositors that were congregated there. I think that was two or three days after we closed the bank; three or four, may be. Mr. Friday said he got it from Mr Ross, I believe. Mr. Ross lives very handy to Mr. Friday out there. Met him somewhere. He also said that was the first he knew that Ross had an account there.

To Mr. Fetterman—I have heard of a bond being given to the county by some of the Directors? I am not on the bond as I know of.

Q That is not the Treasurer's bond for the faithful performance of his duty? A. The Nation Trust Company bid for the money of the county; I don't know whether it is for the faithful performance of the duty of the Treasurer or not; I believe that was what it was for; I don't know whether it is to secure the money or for the good behavior of the Treasurer; I don't know whether there was one bond or two given; I never signed any of the bonds for this Treasurer; I believe they required a bond from the successful bidders; I don't know what the amount was.

RECOGNIZED BY GRIER AS A DIRECTOR.

Henry Gerwig, sworn and examined by Mr. Fetterman. I was a Director of the Nation Trust Company; have been in that bank about three or four years.

Q Are you a Director now? A. Well, to explain to you, about the latter part of April I sold my stock, and after that I have attended but very few meetings; have been in the bank every day; sometimes doing business there. I sold all my stock.

Q After you sold your stock and up until the suspension did you act as one of the Directors of the bank and did you meet with the Board? A. I give you a history of this thing, so you will understand it. I went to the bank one day and inquired of Mr. Grier what the stock was selling for. He says what do you want to sell for. Says I in the business I am connected with we are compelled to increase, and that requires money; we have to spend considerable money; the answer he gave me was, I am sure you can get all the money you need out of the bank, and I told him that I was obliged for the offer, but I never like to borrow more money than I can possibly help, that I wished to sell my stock; he then told me he knew of a man who wanted to buy stock, and a few days afterwards he told me "your stock is sold," and I handed him the bank book, and he put the amount in for the shares. $2,720.

Q. After you sold the stock were you recognized; did you go to the Board meetings? A. I have been there different times.

Q. Acted as one of the Directors? A. I told Mr. Grier, I don't think I can act as Director of the bank because my stock is sold; he says, yes you can, because your wife still owns ten shares.

Q. Did you attend the meetings regularly between the first of May and the latter part of November last? A. No, sir. I have been in the bank very often; some times every day, some times twice a day.

Q. Did you know anything about John Ross depositing money there between the first of May and the first of July? A Nothing, whatever; never heard of it until I saw it in the newspapers.

Q. Did you know anything about his furnishing bonds to the bank to carry it on. A. Nothing whatever; I first saw it in public prints.

Q. Did you ever hear from the directors or officials of the bank that bonds of the city of Pittsburgh were going to raise money for that bank. A. No, sir; never.

Q. Were you at any of the meetings of the directors when they were placing these loans? A. No, sir.

Q. Did you ever look over the books of the concern? A. No, sir.

Q. Were you on the Auditing Committee? A. No sir, I suppose maybe two or three years ago, not this year.

Q. Did you ever see any statements rendered by Mr. Grier or the book keeper of the condition of the bank this last year? A. No sir, I don't know anything about its condition last year.

AN INNOCENT DIRECTOR.

Michael Graeber sworn and examined by Mr. Fetterman.—Am a director of the Nation Trust Company, can't say, hardly, how long I have been a director, three or four years; don't know anything about John Ross having a deposit account between the 1st of May and the 1st of June; first learned of it from the newspapers after Grier left. Don't know anything of Grier's getting bonds of the city for the use of the bank.

Q When did you first obtain any knowledge of that? A. Shortly after the panic the question came up how to raise funds, and as I understood it (I didn't hear it myself) from the other directors that Mr. Grier proposed to raise money on some collateral he had given to him by a friend of his; what they were I don't know; I made the inquiry and I was told they didn't know what they were. They were given to Mr. Grier by a friend; I didn't see any of the bonds; I don't know whether it was Water or Street bonds.

Q. Were you at any of the meetings held about the placing of these loans? A. I came in after the meeting was over, I think on one occasion; I don't know what bonds were advanced at that time.

I was on the Auditing Committee, but not in July nor after Mr. Grier left; I was on the committee Thursday night, two or three days before Mr. Grier left. He left on Monday; I think I looked at the books; Mr. Brickle and Mr. Taylor took one set of books, and Mr. Miles and Mr. Kane the other, and I was merely a looker on and added up the accounts; I didn't look at the individual ledger. I looked at the certificate deposit accounts; I didn't see John Ross' accounts on the books that night; I was in the bank frequently during the summer and fall; never looked at the books; there was a statement in July; that was the only one. I didn't see it; I did see the statement rendered by the Auditing Committee in July; did not see any statement between July and January; did not know anything about the business of the bank from the first of July to the suspension, except that statement.

Q. At the regular meeting of the Board, would Mr. Grier render you any statement of what you were doing? A. Nothing but the notes of discount.

To Col. Phillips—Mr. Miles and Mr. Kane, were the members of the committee who had charge of the individual ledger, or looked over it the night of the examination.

Q. Did they examine it? A. I am not sure whether it was the individual ledger or not, I am not book-keeper enough to know.

To Mr Negley—There are thirteen Directors in the bank.

(A list was shown witness and identified by him as correct.)

ANOTHER DIRECTOR ON THE STAND.

Conrad Van Buren, sworn—Examined by Mr. Fetterman. Am a Director in the Nation Trust Company have been there four years next January.

Q. Do you know anything about John Ross having an account of $200,000 or $300,000 before the first of June? A. I never heard that name until after the bank was closed.

Q Do you know anything about any person advancing bonds for the use of the bank in November or October? A No, sir.

Q. Did you attend the meeting of the Directors? A. The last time I attended was in June; they had a full meeting of the Board; I went several times during the summer, but Mr. Grier told me there was nothing to do, funds were scarce; I was not on the Auditing Committee; Don't know anything about Ross advancing bonds for the use of the bank; I don't know anything about bonds, either water or street bonds; I know very little about the business of the bank; don't know who gave these bonds to the bank or who got the money for them, or who raised the money in Philadelphia.

Q. Do you know where Mr. Grier is now? A. I wish I would know it.

MR. POLLOCK MAKES A STATEMENT.

Samuel A. Pollock appeared and made the following statement:

In giving my evidence before your committee the other day I was asked a question whether I knew Mr. Kennedy and I said I had never seen him in my life. From a circumstance that occurred last night I am satisfied I did see him and got an introduction to him some time ago. I want to make that correction.

Q. By Mr. Fetterman. Was he the man with Ross the night you went to Philadelphia? A. Oh, no; I didn't see him at all that night; I didn't see Mr. Ross until I went up to the bank.

Q. He was not one of the friends of Ross who called on you in your store? A. No, sir; Mr. Jacob Dickson himself came down to see me; there was no person in the store but him and myself.

To Mr. Negley—I didn't meet any of the Water Commissioners in Philadelphia.

YOUNG JACOB DICKSON SWORN.

Jacob Dickson, sworn and examined.

By Mr. Fetterman—Am a son of the President of the Nation Trust Company; have been employed since the bank was started; am Teller.

Q I wish you would state if you have any knowledge of Mr. John Ross' having an account in that bank in May and June last. A. I have knowledge of him having an account, but don't know when it first started; I guess it was a second deposit before I knew he had it.

Q. How was that account opened, in whose name? A. All I know it was John Ross, Secretary, I think it so on the books; I am not sure; I had nothing to do with the keeping of the books; I received two of the deposits entered on that book. (Pass book shown by Mr. Negley.)

Q. You knew the account was running along during the month of May and June? A. I couldn't say which month; I know he had an account there.

Q. By whom was this money deposited there? A. The money I received was deposited by H. M. Long; I received on May 19th, $24,965, May 24th, $5,000; no other of these entries are in my hand writing; they all look to me to be in Grier's hand writing, except the two I have named; the memorandum is in Mr. Grier's hand writing: I don't know the hand writing on the opposite pages; it might be his; I don't think it is.

Q. I wish you would state whether you ever communicated to any of the Directors of the bank knowledge of the account kept by John Ross? A. No, sir; to nobody that I know of.

Q. I wish you would state whether the account was kept openly and regularly on your books as the deposits were made there? A. I couldn't say; I know them two deposits were just handed in the window like any other.

Q Had you any supervision of the books of the bank? A. No, sir; I don't remember of seeing Mr. Ross' account until after the bank closed.

Q. Did you ever look over the business of the bank, the individual ledger? A. No, sir: if I wanted to know about any particular account, I would inquire of the book-keeper; if he was not there I would look at the account.

Q. Had you any knowledge of the extent of the account in May or June. A. I had not; I supposed it was $75,000; I inquired of Mr. Grier one day and he said $75,000; that was about the time I took the last deposit there, the latter part of May, I believe; the checks came through the clearing house all that went out; I saw Mr. Grier give Mr. Ross a check for another check.

Q. Any checks that came in there through the clearing house, did they pass through your hands as teller. A. I would generally see them in looking over the clearing house account.

Q. Who paid the money on them? A. The bank that cleared.

Q. You furnished them the money? A. We gave them a check for all.

Q. The account they furnished you would not show the individual checks. A. No, sir; we would receive all our checks through the clearing house and make out one check for the whole amount and give it to them; it was nobody's business in particular; I have made them out; I have seen Ross's check.

Q From the number of checks coming through the clearing house on the Ross account and the amount of money deposited there, had you not a knowledge, or reason to believe, that his account was much larger than Grier represented it to be? A. I never thought so.

Q. And you state you never saw John Ross's account on the book? A. Never to my recollection before the bank closed.

Q. You had exclusive or especial charge of your books? The book-keeper, Grier, did not make entries that I know of; he generally posted the discount book; I have no knowledge of Mr. Ross furnishing bonds for the use of the bank; I never got any from him; I only know what I have heard.

THE VISIT OF POLLOCK.

Q. Have you any knowledge of Mr. Pollock going to Philadelphia with bonds for the Nation Trust Company? A. I had not any knowledge until I heard it lately.

Q. Didn't you go after Mr. Pollock? A. I went after Mr. Pollock at Mr. Grier's request; he wanted him to carry a package to Philadelphia for Mr. Ross; don't know what was in the package; never saw it; I was down at Pollock's store when he went to the bank; I remained there a while then went to the Postoffice and then went to the bank again.

Q. Was John Ross at the bank before you went for Mr. Pollock? A. He was there when I left; I couldn't say how long he had been there; he was there when I came in again; I don't remember the time; it must have been six or seven o'clock; I was in the bank a few minutes before they started me for Mr. Pollock; Mr. Ross was in the front room; he was sitting in a chair and Grier was along side of him at the desk near the counter.

Q. Did they have anything before them, any package of notes, bonds or anything? A I didn't notice any.

Q. What instructions did they give you when you left the bank to go for Mr. Pollock? A. Mr. Ross gave me no instructions. Mr. Grier said Mr. Ross wanted to send a package to Philadelphia, and asked me to go and see Mr. Pollock. I told him Mr. Grier wanted to know if he would take a package to Philadelphia for him. He inquired if the next train would not do. I told him they had told me Grier said they had to be in there at ten o'clock in the morning, and when Pollock inquired the same thing of me I told him the package had to be there at ten o'clock in the morning.

Q. Did you not have any knowledge, either from Grier or Ross, before you went after Pollock that night, what the object was in sending you to Philadelphia? A. No, sir, they did not tell me; I had no knowledge from any other person.

Q. Did you hold out any offer or inducement to Mr. Pollock to go to Philadelphia that night? A. I did not.

Q. Were you acquainted with Mr. Pollock? A. I was for some time.

Q. He went to the bank, and do you know anything that transpired? A. No, sir, I don't.

Q. He went to Philadelphia? A. I have heard that he did.

Q. You didn't see any bonds there that evening, and heard no conversation between Ross and Grier in relation to the trip to Philadelphia? A. No, sir; before they sent me for Mr. Pollock, Mr. Grier came to me and wanted to know if we could spare the bookkeeper or messenger to go to Philadelphia and take a package for Mr. Ross; I told him I didn't think I could.

Q. Was there any intimation thrown out what it was for? A. No, Ross said if my messenger down here was not gone I would send him on. He wanted to get these papers on.

Q. It was a mere matter of accommodation on the part of the bank to Mr. Ross? A. That was what I supposed; this must have been some time in October.

Q. Do you know any other time of Mr. Ross being in the bank with Mr. Grier, with packages to send to Philadelphia? A. I seen Mr. Ross in the bank several times, but I don't know whether he had any packages; I don't know what his business was; didn't know from any source that Ross was advancing bonds of the city to the bank, or that any bonds of the city were going to Philadelphia to be hypothecated for that bank; first heard of it after Mr. Swoope met them at Armstrong's. I knew they had bonds they were giving as security for money they were borrowing, but didn't know what bonds they were or where they got them; I learned it from Grier at the time he was getting the loans; he said he was getting them.

Q. Did you see Mr. Ross about the bank at that time? A. I seen Mr Ross there on and off; I seen him there half a dozen times; have seen him frequently in the last six months; I maybe seen him there once or twice a week in that time.

Q. Have you seen him there in the evenings? A. That one evening.

Q. Have you seen him there in presence of any of the directors? A. They may have been present when he was in; but can't say whether they were or not.

Q. Have you seen him occasionally or frequently when the directors were in that bank with Mr. Grier? A. I couldn't say that I had, particularly; I may have seen him seven or eight times in the last six months; sometimes during business, sometimes about the time we were opening up in the morning, and sometimes in the evening; couldn't say what his business was when he would come. He and Mr. Grier would talk together; I never seen Mr. Ross make a deposit there; I don't remember seeing him leave packages with Mr. Grier. Never left any with me for him.

Q. Do you know of your bookkeeper being sent to Philadelphia one evening with Mr. Ross? A. I know of his going, but don't know of his going with Mr. Ross, only from what I have heard afterwards.

Q. Didn't he say after he came home the next day, that he was with Mr. Ross in Philadelphia with bonds? A. Not that I remember.

Q. Did you ever look at Mr. Ross's account? A. No, sir, never saw it.

THE BANK STATEMENT.

Q. I wish you would state whether you furnished, during the last six months, any statement of the business of the bank? A. They had one the last day of June, made by the auditor.

Q. Did the officers of the bank, you, Grier, or the bookkeeper, ever furnish a statement during the last six months, to the officers of the bank, showing the business of the bank? A. Never furnished any that I know of; couldn't say whether Grier or Seidle did; never was at a meeting of the Board of Directors; they were in the back room, and I was in the front room.

Q. Then you state here you have no knowledge whatever of Mr. Ross furnishing bonds directly or indirectly for the use of the Nation Trust Company until after Grier's departure, and after the meeting at Charlie Armstrong's after your suspension. Is that what I understand you to swear? A. I believe it is.

Q. And you state that you never notified or intimated to any person connected with that bank the enormous amount of money deposited by John Ross? A. I didn't know of any enormous amount.

Q. Well, sir, isn't $75,000 a pretty large amount for a young man to deposit in two weeks? A. I would think so if I deposited it.

Q. You are acquainted with John Ross? A. Yes, sir, I know him slightly. Don't think I knew his circumstances or position at that time; I didn't know but that he deposited for somebody else.

ROSS'S DEPOSITS NOT REMARKABLE.

Q. Was not the amount large enough to excite your suspicion, at least so far as to make a remark about it to some of the directors? A. I didn't think so.

Q. Had you many accounts like that? A. No, sir; we have not had any account that I remember.

Q. Was the John Ross account the largest account on your books since you started that bank? A. I couldn't say; I don't generally look over the accounts; I believe his was the largest; it was for a regular account.

Q. Well, sir, was not that account large enough for a young man to keep there to excite your curiosity as to where the money all came from? A. It never excited my curiosity at all.

Q. Did it never interest you enough to speak to any person at all, either Grier, your bookkeeper, your messenger or any of the directors? A. No, sir; I don't think I ever spoke to any of them in regard to it.

Q. Did you know what business Ross was in at that time when he first opened the account? A. I don't think I did, but I heard afterwards when I got to know him; I understood he was Secretary of the Water Commission; ascertained it the latter part of May or June, along there.

Q. Did you keep scratchers in that bank book of original entries? A. Yes, sir.

Q. When you received a deposit did you make an entry in that scratcher? A. No, sir; made a ticket of it and put it on a file for the bookkeeper; he would transfer it into the deposit ledger; as far as I know he had exclusive custody of those books; Mr. Grier has made entries in the books; couldn't say whether he ever did in Mr. Seidle's books or not.

To Mr. Negley—I know some of the bank officers were looking over the accounts before Mr. Grier went away; don't know what evening it was; don't think they examined all the books.

Q. Didn't you and Mr. Grier go on Friday morning to see what they had done? A. No, sir, we did not. I never examined the books; don't know what they did do; Mr. Grier and I never examined to see what they had done.

WHAT GRIER CARRIED OFF.

Q. When Mr. Grier left did you discover that he had taken anything away with him? A. We missed some gold, a little gold, I suppose in the neighborhood of one hundred dollars, and a check, I believe, for one hundred and twenty-five dollars, and a gold draft I think for eleven hundred florins on some place in Germany; we stopped payment on it; I believe Grier took it away; we missed it and it came back through him; there were some school bonds missing but they were not ours, they were left there for safe keeping; I understood the party found out where they were; I understood they were used as collateral by Grier for some notes he got discounted at some bank in town; I don't know whose notes they were used on.

To Mr. McCune—Was not in the habit of balancing cash in the evenings; nobody balanced it; I wanted to balance the cash, and Grier said I need not mind balancing it; during May and June we would not have fifty thousand dollars on the counter, because we would keep the most of it down town; I don't think we would have one hundred thousand dollars in round numbers.

Q. In the discharge of your duties there, were you in the habit of making charging checks against your correspondents in Philadelphia? A. I made a good many for Jameison & Co.

Q. Didn't the fact that you got one hundred and seventy-five thousand dollars of those checks in one week's time augment your cash so as to attract your attention? A. It may have made our balance in the East pretty large, but I didn't notice it particularly; never would know what our balances were unless I would inquire.

Q. Were you in the habit of keeping yourself pretty accurately posted as to the extent of your deposits, the aggregate amount? A. No, sir; I never paid much attention to them; didn't know that the deposit account showed a debit balance about the 1st of May; I couldn't say at the time the committee audited the account at the 1st of January or last of December.

THE DIRECTORS CONSULTED GRIER.

To J. H. Jones—The directors were not in the habit of asking me questions about the condition of the bank; I suppose they always thought Mr. Grier told them about that; they always consulted him.

Q. Did Mr. Grier have any conversation with you about that account? A. As I said before, I inquired how that account was, and he said $175,000.

Q. Wasn't that so large as to excite your attention or mention it to anybody else in the bank. A. No, I didn't particularly mention it to anybody, I supposed they knew it.

Q. By Mr. Negley—When you made these entries on the 19th and 20th of May didn't you notice that the deposit amounted to about $250,000? A. I didn't notice particularly. If I had stopped and added it up I would have found that out. I didn't pay particular attention to that.

Q. By Mr. Little—You saw those entries? A. I suppose I did.

Q. Never excited your suspicions that there was something wrong when Mr. Ross would send an intermediate party to make these deposits? A. I don't know; only those two that I took that he did send an intermediate party.

Q. Is that a habit of your depositors to send men that have no connection with their house? A. I have known one depositor to bring another depositor's account, and a party I didn't know to come and deposit for a man; I knew Mr. Long when I saw him.

Q. By Mr. Smith—Do you have as large amounts as those deposits of John Ross? A. Sometimes larger.

To Mr. Fetterman—I am not associated with John Ross; I met Mr. Ross once or twice; I never went around with him; I was not with him last Saturday night that I remember of; might have been, but I don't know that I was.

To Mr. Littell—Was not with him the Saturday night that Grier went away, that I know of.

Q. By J. H. Jones—Did you and Mr. Ross ever have any conversation about this matter since the bank closed? A. No, sir, I believe not; I never said anything to him about it, nor he to me.

To Mr. Fetterman—I have not seen Mr. Grier since I left him in the bank that Saturday evening; have had no conversation with him; don't know as anybody has.

After some conversation the Committee took a recess until seven P. M., Col. Phillips, the Chairman, instructing the officer to have Mr. Seidle, the bookkeeper, in attendance.

Evening Session—The Bookkeeper.

The Committee met at 7:30 P. M., present Messrs. Phillips, McCune, House, J. H. Jones, Smith, Fetterman, McClurg, Negley, Gross, Carroll, McConway and Fleming.

E. Siedle was called and sworn, and examined by Mr. McCune—Am a bookkeeper of the Nation Trust Company; have been about three years; am the only bookkeeper; keep both the general ledger and the individual ledger, post all the deposits and all the checks.

Q. State whether John Ross kept an account in your bank. A. John Ross did not, but John Ross, Secretary, did, as the books show; I think it was opened May 5th, 1873; I think there was something over $200,000 deposited there between that time and the 1st of July; I don't know the exact amount; I think the books show at the present day a balance of $223,656 66; that is my recollection of it.

Q. It has been alleged here that at one time since that account has been opened that the books showed but $600 to the credit of John Ross; is that so? A. Yes, sir.

Q. Was the balance reduced to that point by legitimate entries? A. No, sir, there were some entries made for which we have no vouchers, for which there has been no money paid; I think it was $223,000; something like that; those entries were made by me.

Q. What induced you to make those entries? A. By instruction of Mr. Grier.

THE BALANCE TOO MUCH.

Q. Did Mr. Grier allege any reason why they should be made? A. No, he didn't; he didn't want to show the account that much, is about all he said; wanted to reduce the balance that much.

Q. Did he allege that there had been any money paid to Mr. Ross? A. He didn't say anything about it.

Q. He merely directed you to make those charges against the account? A. Yes, sir.

Q. Were they made on the book of original entries? A. No, sir.

Q. They were simply charges made on the face of the ledger? A. That is all.

Q The original remained as they were? Yes, sir.

By Mr. McCune—Q. These items made by the direction of Mr Grier on the ledger, had no corresponding entry on the scratcher? A. No, sir.

Q. They were subsequently erased, were they not? A. Yes, sir; sometime after the 1st of July; I don't remember what day it was; it was a few days after the charges were made.

Q. They were erased and left the account on the ledger as it ought to be? A. Ought to be.

By Mr. Gross—Q Did you make any objections to Mr. Grier about making these entries? A. I did.

Q. What reply did he make you? A. I don't know that he made much of any reply; insisted on my doing it, and I of course done so.

By Mr. McCune—Q. State what you know about the bank sending bonds to Philadelphia for the purpose of hypothecating the bonds for the benefit of the bank. Commence and tell your story right on from the commencement of those transactions. I believe there was a series of them. A. Yes, sir; I went on twice myself; all I knew of the first transaction is, that Mr. Blair went on; I don't know what he took on, or anything else; I went on for the second; I took on some bonds handed to me by Mr. Grier, supposed to be bonds; I never opened the package till I got to Philadelphia.

Q. You done that there, or say you opened them there? A. I did not, but Mr. Jamison did.

Q. Did you discover the character of them then? A. I don't know what kind of bonds they were; I never looked at them.

THE PHILADELPHIA VISIT.

Q. You took some notes along with you? A. I did; they were not as in the first place signed by Mr. Blair; I took them on and showed them to Mr. Jamieson, and he said they were not correct; they were drawn to Mr. Jamieson's order; they were signed by Mr. Blair, and I showed them to them and they said they wouldn't endorse for the Bank of England or anybody else, and requested me to take them back and get Mr. Dickson to sign them as President, which I did, and afterwards they were sent on signed by Mr. Dickson as President.

Q. Do you know the loan was negotiated there? A. Yes, sir.

Q. And the money placed to the credit of the Nation Trust Company? Yes, sir.

Q. By J. H. Jones—I would like to know if those notes brought back to Mr. Dickson to sign were notes filled up before they were signed? A. Yes, sir.

Q. And whatever the collateral was it was named in these notes? A. I couldn't say.

Q. If the notes you took there were refused and you came back to get them filled up, don't you know what the filling was? A. I think there was two notes for $25,000 apiece; I don't know what the others were.

THE THIRD LOAN.

By Mr. McCune—Q. After the second loan was obtained did you obtain any further loan? A. I did; for the third loan I took on I think some notes signed by Mr Dickson himself just individually; I think they amounted to about $50,000; I don't know how many there were; I just took the package and never looked at it; left them with Jamieson.

Q. Did you have some bonds? A. Not at that time. I went on the six train; met Mr Ross on the train, and after he got to Philadelphia he handed me the bonds and we went to Jamieson; we had no conversation relative to the matter, that I can recollect; he didn't say how he was induced to go on with the bonds.

Q. Didn't say any one had made arrangements previously? A. I don't recollect; he didn't make any explanations as to how he came to be going on at that time.

Q. Were there any subsequent loans, do you know, from any source, from any parties connected with the bank? A. No, sir; I couldn't say.

Q. Don't you know there were further proceeds of notes charged to B. K. Jamieson & Co. A. Their account current would show that the amounts were not charged before the account current was rendered; I don't think I have heard any conversation at all in the bank relative to these bond transactions; any of these bonds that were hypothecated in Philadelphia; I don't recollect of hearing any conversation; the bonds were handed to me by Mr. Grier at the train; Mr. Grier sent me on; whether the Directors knew about it I don't know.

Q. Did you ever hear of any of them speaking of the fact of John Ross keeping a large account in your bank. A. No, sir; I never heard any one say anything at all.

Q. Was'nt that much the largest account you had in the book at the time? A. I think it was.

Q. Did you ever hear any person outside of the bank not connected with it speak of this matter of negotiating bonds for the benefit of the bank? A. Not to my recollection.

By Mr. J. H. Jones.—Q. Did Mr. Grier ever ask you to make any other false entries except those you have spoken of? A. Yes sir, I think he did.

By Mr. McCune.—Q. State whether you aided in the adjustment of the books preparatory to this recent investigation made by the directors a few days before Mr. Grier's absenting himself? A. I did; that was taken off by Mr. Grier himself; I saw it; the statement balanced; I don't know whether the items were put on there correct.

Q. Don't you know they were not? A. He didn't take them off the book.

Q. What did he take them off? A. I suppose out of his head—out of his memory.

Q. Do you recollect there is a charge in your general ledger on the transient deposit account between the 10th and 11th of November of $213,000? A. I do.

Q. Who made that charge? A. I did at the request of Mr. Grier.

Q. What did you usually charge on the debit side of that account? A. All money paid out.

Q. And this $213,000 was posted without any checks whatever? A. No vouchers whatever.

Q. Were there any charges on the scratcher for it? A. I don't think there were; don't remember how large a balance remained to the credit of the transient deposits; don't remember how it stood at the time the semi-annual statement was made; couldn't say that the balance was on the debit side; I wouldn't like to say.

Q. Don't you know there is a debit balance; that the book is balanced, your ledger is balanced, and the debit balance carried down $6,011 17. A. It might be; I wouldn't say sure; I couldn't recollect; I think I made up the statement for the auditing committee generally; did so every six months; don't recollect that there was such a debit balance; don't recollect there was a debit balance on the deposit account at any time between the last of June and July succeeding.

Q. Don't you know at the time Mr. Ross began to make deposits there about the first of May to the 15th, that your transient deposit account, and your ledger was overdrawn; the debt side was larger than the credit side? A. I couldn't say the the books show that; think I can recollect such a time, but can't fix the date; think I reported to Mr. Grier, not to the directors.

Q. It is a very peculiar position for a bank book to get into? A. Yes, sir, it is.

Q. One likely to excite your attention likely I should think? A. Yes, sir, I think there were false entries; there were some in the interest deposit account.

Q. State whether there are not five items each of $20,000 on one page of the ledger in your interest deposit account that are fraudulent entries? A. I think there is five on one side, and five on the other, if I am not mistaken; I don't know the time they ever made.

Q. Were they not made immediately preceding the semi-annual examination of your auditing committee? A. I think very likely they were a few day's before.

Q. By the way, were you in the habit of making up statements for your board of directors? A. No, sir.

Q. Don't you have a statement book in your bank? A. We did, but I don't think there was one made out except every six months; that is all the statement they made out.

By Mr. Negley. Q. Were you present at the last auditing, just before the closing of the bank? A. Yes, sir.

Q. Did you read out to the different directors there that were acting as auditing committee the accounts of the book? A. I believe I did.

Q. Did you read out Mr. Ross's account. A. I did.

Q. Did you read it as $223,000 balance? No, sir; I read it just as it showed at that time, $656 00.

Q. When had you made the false entry so as to show that balance? A. I don't mind the exact time, very likely a day or two before the committee examined.

By Mr. McCune—Q. I understand you to say you had no knowledge of any negotiation of notes or bonds, except the first three transactions, till after you got Jamieson's account—was I correct. A. I think that was what I said; yes, sir.

Q. It seemed by that account that there had been two or three additional negotiations, did it not? A. It did. I think the account showed a loan of Mr. Dickson as President, and one as an individual, and one of Mr. Ardary's, and one or two of Grier's, I don't remember which. The account with Jamieson was overdrawn at one time; I think in the neighborhood of $15,000 or $20,000, that is, provided that everything drawn paid. I think we got this account sometime after the bank closed, I don't remember the exact time.

Q. And the proceeds of these loans negotiated were not charged to B. K. Jamieson & Co, till after the bank was closed—till you got that account rendered? A. I don't think they were; I couldn't say positively.

Q. Didn't Jamieson's account show you had drawn to the extent of over $250,000? A. I think it did the last time we got a statement

Q. By Mr. Fetterman. If those false entries had not been made in the books, what would have been the condition of the bank at the time the auditing committee met there? A. Ross' account would have shown a large balance.

Q. Well, sir, taking the whole account and throwing out the false entries, in June last, at the time your books were audited, what would be the condition from the general accounts? A. They would have showed a big balance against the bank.

Q. Would it not necessarily have shown a defalcation to that extent? A. I don't know as it would; I don't know why they were made, in the first place.

Q. If they had not been made, would it not have shown a defalcation to the amount of the false entries in your books? A. Yes, sir, to that amount.

Q. Were you not aware of that fact at the time you made those entries that Grier was a defaulter to that amount. A. I was aware it was not right, yes sir.

Q. Did you have any conversation with Mr. Ross and Grier in connection with these bond matters? A. Not to my recollection with Mr. Ross anyhow, and not to any account with Grier except when he handed me the bonds.

Q. You stated the last time you balanced the books for Mr. Grier was just before he left; did he tell you to make known to the directors the manner in which he had balanced the books? A. No, sir.

Q. How long did you keep that from the directors? A. I couldn't say; but a short time afterwards.

Q. Did you not know at that time in balancing the books, just before the last auditing committee met, that you were making entries to cover up a defalcation of the amount of the false entries you were making in these books. A. Yes, sir.

Q. When the auditing committee met did you call these entries off to them. A. I did.

Q. Without explanation. A. I did.

Q. Did you show them the book. A. I did.

Q. But you made no explanation to them? A. No, sir.

A QUESTION OF PAY.

Q. Did Mr. Grier give you anything for making these entries. A. No, sir.

Q. Did you ever receive anything from any other person for it. A. No, sir.

Q. Do you know whether any of the directors or officers of the bank, outside of the bank had any knowledge of who it was that furnished the bonds for the Nation Trust Co. A. No, sir.

Q. Do you know how many bonds altogether you had hypothecated with Jamieson? A. I don't know.

Q. Is it not about $298,000? A. I think it is; I have seen the statement, but don't know the amount.

Q. And the amount realized on that is in the neighborhood of $254,000? A. I think it is.

Q. By Mr. Jones—What object had you and Mr. Grier in making these fraudulent entries? A. I had no object whatever; what object he had, I don't know; he didn't give me any reasons why those entries should be made in that way; he didn't want Ross to show what it was; he never said why or anything else.

Q. Were you in the habit of doing everything Mr. Grier told you, knowing in your own mind it was fraudulent or false? A. I did so far, yes, sir.

Q. How, then, do you account for the enormous discrepancy between the July statement and the statement in November, where you have in July some $140,000, the capital of the bank intact and some $43,000 of a surplus, and in November you were some $500,000 or $600,000 short; what has become of the money in the meantime? A. I couldn't say; paid out in the regular way, I think, by checks; paid the depositors; I don't know anybody that got any money in any other way.

Q. That is truthful bookkeeping? A. That is not my business to attend to the money department.

Q. Amongst whom were those overdrafts distributed; is it stockholders or directors. A. Stockholders, directors and other outsiders.

Q. Now, which one has the larger proportion of it do you suppose, or as near as you can come to it? A. I couldn't say; Friday and Frank Ardary; there is a good many others that I don't know the exact amount.

Q. Give us as far as you can the names of them?

OVERDRAWN ACCOUNTS.

When this question was propounded Mr. McCune said that he thought the Committee were exceeding the limits of a proper investigation. This objection gave rise to considerable debate, and finally Col. Phillips, the chairman, decided that it would not be right or proper for the witness to give the names of other parties other than the president or board of directors, and directed that the investigation be confined to learning what officer had overdrawn his account and the persons connected with the bonds.

Mr. Fetterman then proceeded to question the witness, who gave the following names and amounts of the overdrafts:

Robert Dickson, between $3,000 and $5,000, as settled with the book it is correct. There are no false entries on his account.

Frank Ardary's shows some $40,000; no false entries in his account that I know of.

Schmidt & Friday's something over $20,000; no false entries made in that. Jacob Ahl's, I think, stands square; if it is over it isn't very much. Jas. M. Taylor's is all right; not overdrawn; no false entries. Edward Miles's account is good; no false entries and a balance in his favor.

William C. Brickle, balance in his favor.

Charles H. Armstrong's account overdrawn I should say about $10,000; may be more or less, I don't know.

By Colonel Phillips—Do you know whether that has been paid up or settled? A. No, not yet.

By Mr. Fetterman—Were there any fraudulent entries in that account? A. No, sir; William Smith & Sons some $20,000 over, no fraudulent entries; William Friday's individual account $3,000 over; Schmidt Friday $20,000; James Taylor, the tobacco man, I think that is all right; Graves's account is all right; P. Kane, if he has an account, it is all right; M. Gerwig is all right.

Q. How much is Robert Grier's account overdrawn? A. I don't know.

A. Did he keep an account? A. A little bit of an account.

Q. How is your account? A. A balance there is in my favor.

Q. How is young Dickson's account? A. I think he has a little balance; the Consolidated Gas Company $5,000 overdraft.

Q. Now, I wish you would state whether any of the other stockholders—you need not give the names of individuals, but the amount they have overdrawn their deposits in the aggregate. A. I don't want to state any amount, because I am not positive of any amount.

Q. Will it exceed or equal the amount overdrawn by the directors as given here. A. I couldn't say. I don't think it would; I didn't pay particular attention to that account. Dickson, Stewart & Co. is overdrawn a good bit, I don't remember the amount, I would say between $10,000 and $15,000. Thomas A. Blair's I think is over, I think some $10,000 or $12,000.

Q I wish you would state if you can if any firm or any corporation in which these directors were concerned, that I have not already mentioned, had accounts there, and whether these accounts were overdrawn or not. A. I don't know as I can state that; I wouldn't like to state; I don't know.

By Mr. Negley—Was Grier a member of any firm or corporation that you knew of in the city or about the city? A. He was a member of a coal firm in Allegheny I think; Grier & Co., they hadn't an account there. He was not in with any person else to may knowledge.

Q. Do you know whether Grier was a stockholder in the Blair Iron and Steel Company? A. I don't know only what I heard; I heard he was. I think their account stands all right to Colonel Phillips; I don't know as any of these firms have had any discounts not entered up to their credit.

By Mr. Fetterman—Was there any director overdrawing to the amount of $150,000 in May, or June $180,000? A. I don't think there was $180,000.

By Mr. Negley—$150,000 or $180,000? A. $180,000.

By Mr. Fetterman—Was any single account overdrawn $100,000 in the month of May or June last? A. I think; maybe there was one account.

By Mr. Negley—Was it a director? A. I believe it was; I think Wm. Smith & Sons account showed that; I don't know what amount it showed, but I think it showed about that.

OVERDRAWING ACCOUNTS.

Mr. Phillips—I do not think we ought to go back to those accounts; I think it is unfair because any account may be overdrawn a $100,000 a day, and made up the next. But how does that account stand now is the question?

Mr. Negley—You must remember on the 5th of May the Secretary of the Water Commission (Mr. Ross) first made his deposits here. We have got to go to the root this of matter.

Q. Do you know of any other accounts being overdrawn during the month of May? A. I do not.

Q. Or the month of June? A. No, sir; I did not.

Q. Or the month of July? A. No, sir; I do not remember the accounts.

Q. How did you make those changes in your book; was it by erasures or false entries? A. The entries were simply put there, and taken off again; that is all.

Q. Was it done in pencil? A. No, in ink.

B. How did you make those changes so as to make your statement to your Board of Directors and to unable your ledger and the statement at the same time to correspond; were the changes made in so many different accounts? A. I merely put down the figures.

Q. How did you do it, by counter charge? A. No, sir.

Q. How did you get it back? A. On some accounts there were a change but not all.

FIXING THINGS.

Q. Tell me how you did that thing; I would like to learn; it may be useful some time; just explain that. A. In John Ross's account I would merely put the figures down, and afterwards take them off; of course the figures would cover some of the overdrafts that came off of that; that was about the way it was done—just merely put down the figures.

Q. What did you then do; erase these figures? A. Yes we took them off afterwards.

Q. Did not those erasures show? A. Yes, sir; certainly.

Q. Did the board examine that, or call your attention to it to know what it meant? A. I do not think they did; I do not know whether they looked at the books at all.

Q. Then it appears that Mr. Grier run this bank altogether, and that your president and board of directors had nothing to do with it? A. That I could not say; I do not know whether they know anything about it or not.

Q. By Mr. Littell—Did Mr. Grier ever remark in your presence that he had carried the bank and the directors on his shoulders, as long as he could? A. I do not remember any such remark to me.

Q. By Mr. Gross—Are there other overdrafts on your books, without giving names, outside of the directors of your bank? A. I think there are.

Q. By Mr. Littell—Will the amount of overdrafts of individuals outside of those that have been named, as you stated the defalcation, make up the differences of what you have not named: the overdrafts to others from your knowledge of the books? A. I could not say positively; it might.

Q. By Mr. Negley—Outside of the directors and persons, what should you judge to be the amount overdrawn? A. I do not know as I can tell that.

Q. About how much? A. I could not state any amount at all; we have so many accounts that I cannot recollect them all.

Mr. Phillips—If I understand the witness, he says the charges he made on his books would be equel to the amount that is not accounted for, that is to the amount deposited by the city of Pittsburgh and the county of Allegheny.

By Mr. Fetterman—In order to balance these accounts on the overdrafts, were their any fraudulently entries made in those accounts? A. You mean in squaring the overdrafts?

Q. Yes, sir. A No, sir, there was not

Q. They would show the over drafts on their face? A. Yes sir.

Q. What account was it in particular in which those fraudulently entries were made? A. In the Ross account.

Q. You kept that account regulated in order to regulate the rest of your books? A. I do not know as I did that way.

Q. But the books were regulated by the Ross account? A. Somewhat I guess.

Q. By Mr. Littell—Were those fraudulently entries commenced when you first went into the bank; was that in existence then? A. I think not.

Q. There were none of those accounts overdrawn at that time? A. That I dooot know; how the account showed at first I cannot tell.

Q. Do you attribute the defalcation of the bank altogether to parties overdrawing their accounts? A. That is the way the money seems to have gone.

Q. By Mr. McCune—Do you not know as bookkeeper that the mere fact of parties overdrawing the account did not seriously require false entries to make your books balance? A. No.

Q. How long after you commenced business there as clerk did you find false entries on the books? A. I cannot say whether in the second or third year.

Q. Was it before or after the last May? A. I think before last May.

Q. How long before? A. I do not remember.

Q. Was it before or since the 1st of January, 1873? A. I think it was before; I do not remember when it was.

By Mr. Fetterman—I understand that this statement was doctored in that way in order to give the bank a healthy appearance to overcome these overdrafts and various defalcations? A. I suppose it was; Mr. Grier made it up.

Q. It was to show to the directors that the bank was in a healthy condition. A. I suppose so.

Q. By Mr. Negley—Do you remember of having made a false entry in any account of the directors of this bank? A. I do not know.

Q. By Mr. Fleming—Did you call the attention of these directors to their accounts when overdrawn? A. I told Mr. Grier about it.

Q. Do you know whether Mr. Grier ever said anything to the board of directors about it? A. I don't know.

Q. Did you ever call the attention of the parties themselves to it? A. I sent notices of course.

Q. By Mr. Jones—I understood you to say the object of making these false entries was to cover up the overdrafts? A. I suppose that is what it was for, but I would not be sure whether it was or not.

Q. You are pretty certain it was? A. I do not want to say that.

Q. If that is the case it brings back the question—Why did you do that simply at Mr. Grier's request without anybody else knowing anything about it? A. I do not know why he did it; he did not say; he never told me what it was for.

Q. By Mr. Phillips—Did you not know at that time that you were doing a great wrong, doing a great offense? A. I did; I told Mr. Grier at the time it was wrong, but he said at the time he would take all the responsibility.

Q. Had you any conversation before he left? A. He left on Saturday, and I have not seen him since.

Q. Were you with him on Friday night until late at night, trying trying to make up the balances? A. No, sir.

Q. Do you not know whether he was in the bank that night? A. I do not think he was.

Q. Or the night before? A. No, sir.

Q. Was he in the bank on Saturday night trying to make up a statement for this new auditing committee that was to go over the accounts? A. I do not think he was.

Q. Did you make up that statement for them yourself? A. There was no statement made out after he left.

Q. Was there a statement made out for this new auditing committee? A. They examined before Grier left.

Q. That was the statement you said he made out of his head, and not from the books? A. Yes, sir.

Q. That statement you had nothing to do with? A. Not anything.

Q. By Mr. Gross—After Mr. Grier's disappearance there was alleged to be some forged notes; do you know anything about them? A. I do not.

Q. Were there not any forged notes placed among the assets of the bank or notes afterward found to be forged notes? A. I know nothing about them except what I have heard; I did not know there were any forged notes at all.

Q. By Mr. Littell—Do you know anything about the discounts or paper of some of these parties whose accounts appear so overdrawn? What disposition was made of notes discounted by you or the cashier or anyone in the bank? A. Do you mean discounted by the bank?

Q. Yes, sir; for instance, a man has overdrawn and he puts in a note to balance the account he has overdrawn, and it is discounted, have you any directions as to how it shall be entered? A. That was on the books of Mr. Grier; it was posted from the discount book and credited to the account.

Mr. Littell—It is represented by many of these parties that they had put in notes to have them discounted, and that they were not credited to them properly.

Mr. Phillips—That is what the president stated yesterday.

Q. By Mr. Littell—Now, in regard to that, I want to know whether they were credited? A. That is a thing I don't know anything about; I don't know anything about the discount book.

Q. Did you post all the notes that were discounted? A. Yes, sir, I did.

Q. The discount book is entirely posted up? A. Yes, sir.

Q. You made a statement that I think is misapprehended, that these false entries were made for the purpose of covering up those overdrafted; were they not necessary to cover up a deficit in the bank? A. I do not know that; I cannot say that.

Q I understood you to say that these balances were made up so as to balance correctly. I do not refer to the last balance in November, but the prior one; were they not made up to balance correctly? A. Yes, sir.

Q. Did it not require these false entries to balance correctly? A. No, I do not know.

Q. If these false entries were not made, would not your books balance correctly? A. They should have.

Q. But would they? A. I do not know.

Q. Do you know what manipulations were made in the books that Thursday night somebody worked there all night for the purpose of letting the auditing committee see them? A. It was Mr. Ross's account that was manipulated.

Q. What did you do to that account? A. I made some entries.

Q. What were they? A. I don't know what the amounts were; I do not know the separate amounts

Q. Do you know what they were in the aggregate? A. Yes, sir; some $222,000.

Q. Will the books as they stand now show the manipulations? A. No; they have been erased.

Q. By Mr. Jones—A difference of $222,000 and some odd hundred dollars was made? A. Yes, sir.

Q. What constituted the deficit? A. Nothing that I know of.

Q. That $222,000 and some hundred must have gone to some account; did it go to the credit of these overdrafts? A. No, sir.

Q. Where was it? A. It was just that one account; that was all.

Q. But the bank had the money; now to whom was this money credited? A. Not to anybody I know of.

Q. By Mr. Negley—If you added $223,000 Ross's account; you wanted to reduce that to $600; you put a debit to his account of $222,400; whom do you credit? A. It was merely taken off; it was not credited to anybody.

Q. How long was that deficiency known to be in the bank? A. Only a few days.

Q. Mr. Gross—The alteration was to alter the face of the ledger for the audit? I believe that was it.

Q. Then after the audit make it right again? A. Yes, sir.

Q. By Mr. Littell—Did I understand you that this $223,000 would cover all the deficit in the book; was this all that was necessary to cover up the deficit in the bank? A. I could not say it was; I do not know.

Q. Is that all you know of entries in that shape? A. Yes, sir.

Q. By Mr. Gross—This was merely made to cover up Ross's account? A. I think it was.

MR. BLAIR TESTIFIES.

Thomas D. Blair was duly sworn, and testified as follows:

Q. By Mr. Negley—What is your occupation? A. Messenger of the Nation Trust Company.

Q. Do you know anything about the account of John Ross? A. No, sir, I did not know of anything of it till about two weeks before the bank closed.

Q. How much was the account then? A. I did not take particular notice.

Q. Was it for one thousand dollars, or a great many thousand dollars? A. It must have been about $200,000 I guess, the way the account stands now.

Q. Do you know anything about the city bonds that were placed there? A. No, sir.

Q. Do you know anything about the notes that were made for negotiation in Philadelphia? A. Well, I have seen the notes.

Q. Were they filled up when you saw them? A. Some were and some were not.

Q. Did those refer to any bonds? A. They said bonds as collateral, but I don't know what bonds were meant.

Q. Whose notes did you see? A. Thos. S. Blair's and some of Rob't Dickson's individually and as president of the bank.

Q. Did you see any of the bonds? A. I might have seen some of them there but will not say positively.

Q. Did you hear any of the officers of the bank talk about the kind of bonds that were to be hypothecated for these notes? A. No, sir.

Q. Did you take bonds from the bank to any person? A. I took a package on to Philadelphia, I do not know whether it was bonds or not.

Q. To whom did you take them? A. To Jamieson & Co.

Q. When did you take them? A. About October, I guess.

Q. Whose notes did you take? A. Indeed I could not say, the package was sealed up.

Q. Who gave you the package to take to Philadelphia? A. Mr. Grier.

Q. By Mr. Fetterman—Were you in the bank at the time the bonds were delivered to Mr. Pollock? A. Yes, sir.

Q. Did you see the bonds? A. No, sir.

Q. Was Mr. Ross there? A. Yes, sir.

Q. Did you hear any conversation between Mr. Ross and Mr. Grier, or Mr. Ross, Mr. Pollock and Mr. Grier? A. I think I heard Mr. Ross mention that he would send the balance by mail the next day; I do not know what he meant by that.

Q. How much did Ross's account show at that time? A. I would not say possibly; but it was over $200,000.

Q. Have you any charge or oversight of a book of the bank? A. No, sir.

Q. Do you make any entries in the books? A. I kept the discount book for a while.

Q. Have you ever made any fraudulent entries from Mr. Grier's in the books? A. No, sir.

Q. Were you aware of the fact that Mr. Seidle was making entries that way? A. No, sir; not that I know of.

Q. When did you first hear of that fact? A. About the time the bank suspended, I guess.

Q. Were you there the time the Auditing Committee was there in November? A. I was present.

Q. Do you know whether he called these accounts off from the books or whether the Auditing Committee examined the books? A. Indeed, I could not say.

Q. Did you ever know anything about fraudulent entries in June or July for the July statement? A. No, sir.

Q. When did you first learn of that? A. I don't know that any such entries were made.

Q. Do you know when Mr. Seidle first notified the directors of the bank when he first made those fraudulent entries? A. Indeed—I do not know whether he notified them or not.

Q. Did you ever mention the matter of this large credit in the account of Ross to Mr. Dickson or any of the officers or directors of the bank? A. No, sir.

Q. Did you know what these funds were, that Ross should have so large an account there? A. Indeed, I could not say.

Q. What attracted your attention to Mr. Ross's account at that time? A. I was running over the ledger to look at another account and I happened to look at that.

Q. Is that all? A. That is all, sir.

Q. Do you know whether any of the Directors or the President or Vice President ever saw the account there prior to the suspension? A. Indeed, I could not say.

Q. Did the Directors ever look through your book. A. I believe they did every six months.

Q. Did they during the business hours of the day take the trouble to look at your books to see how the business was progressing? A. I never took notice of it.

Q. Grier run the bank? A. Yes, sir.

Q. He was the bank? A. He was the bank.

By Mr. Phillips—You looked to him altogether for directions, you did not look to anybody else, you obeyed him implicitly? A. Yes, sir, we thought we were doing right when he told us to do anything.

TESTIMONY OF MR. SMITH.

Mr. R. H. Smith was duly sworn, and testified as follows:

Q. Is your father a director in the Nation Trust Co.? A. Yes, sir, and a stockholder to the amount of $1,000.

Q. And a depositor? A. Yes, sir.

Q. Are you a depositor yourself individually? A. Yes, sir.

Q. State all about your account there. A. We have been keeping an account there ever since the bank opened, and I do not think at any time we have overdrawn more than $20,000 or $30,000, and then not for more than a day or two; I think on the last of July we overdrew $20,000 or $30,000 until the 1st or 2d of August; then our account was made good; then we had a large deposit there.

Q. How is your account there now? A. The firm account shows a balance of $3,000 in our favor.

Q. How is your individual account? A. It shows between $1,400 and $1,500 in our favor.

Q. Have you made deposits there that are not entered on the books of the company? A. About two weeks before Mr. Grier disapeared we succeeded in getting our bank account straightened, and it then showed an overdraft of $41,000. I found quite a large number of deposits not entered, and when they were entered they showed a balance in our favor of about $3,000.

Q. In your individual account did you make deposits that were not entered there? A. I have certificates and checks here now for myself and my children not entered, to an amount in the aggregate to $1,300.

Q. How long before the suspension of the bank was this individual money put there? A. A $1,000 was put in in October and the other run along and was never entered upon the books at all; just before the bank closed Mr. Long made a deposit of $50,000, which made the account in our favor. Mr. Grier was unable to give us any of that money back on checks, and so he gave us bills receivable which reduced our balance down to about $3,000.

Q. Had you a pass book of your firm? A. Yes.

Q. Did your check book and deposit correspond with the bank book before they were balanced? A. No, sir.

Q. Do they now? A. They do now.

Q. By Mr. Negley—When did you deposit this $50,000 there? A. It was two weeks prior to the suspension; I do not remember the date; it was during the run.

Q. Was that money received from the city? A. It was money my father received from the city.

Q. What kind of bills receivable did you get? A. They were notes the bank had.

Q. You say you had the firm book settled? A. Yes, sir, about two weeks before Grier went away.

Q. Have you possession of that book? A. No, sir; it is in the hands of the receiver?

Q. Then it is left there for settlement? A. Yes, sir, so is my individual book; the way I came to know of these deposits were not entered upon my books; I examined it this morning.

Q. You say you had money deposited there that was not on the books of the bank? A. Yes, sir.

Q. How did you discover that you had money deposited there? A. By checking the account with the checkbook and the cashbook.

Q. What evidence did you have there? A. The evidence was the deposits; we had three and the tabs that we had in our possession.

Q. Do you know who corrected that account? A. I think it was Mr. Seidle.

Q. Do you know of your own knowledge what the settlement would be now? A. About $3,000 balance in our favor.

Q. How do you know that? A. Because the deposits not entered have been entered, and the balance between them and the overdraft would leave about $3,000.

Q. Were you and your father aware that they were not attending to their duties properly? A. No: we thought it was owing to the rush on the bank, and the panic.

Enlarged Investigation.

At the conclusion of the examination of witnesses, the committee considered the propriety of investigating the books and accounts of the Water Commission from its first organization. After some discussion, it was decided that the chairman should appoint a sub-committee for the purpose stated. The committee will be announced hereafter.

The minute book of the Commission was placed in charge of Major Negley for examination and report. Adjourned until to-day at 3 P. M.

Another Conspiracy Case—The Bookkeeper held to Bail.

While the bookkeeper of the Nation Trust Company, Emil Seidle, was being examined before the Finance Committee, Mr. Anthony Meyer and C. Van Buren, stockholders of the Nation Trust Company, proceeded to the office of Alderman McMaster, where they made a joint information against E. Seidle, Robert J. Grier, and others unknown with conspiracy. The information sets forth that "for and during the two years last past the defendants did unlawfully and fraudulently conspire together for the purpose of defrauding and cheating the stockholders of the Nation Trust Company and others out of large sums of money, being over $200,000."

A warrant was immediately issued and as soon as the committee had completed their examination Mr. Seidle was arrested. He at once gave bail, however, in the sum of $5,000.

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R. WELDIN & CO.'S BULLETIN.

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Up stairs they devote one whole room to Family Bibles, Albums and Games. We would advise everybody to go first to this Paradise for Christmas Gifts. Remember J. R. Weldin & Co., 101 Wood street, near Diamond.

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Crispins	$2 00
Avilude	75
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Frank Cowan's Zomara.

"Zomara," Frank Cowan's Christmas Story, comes to us complete, and looking as pretty and inviting as any volume we have seen issued from the press for a long time. The typography is beautiful and the shape and general style of the volume equally pleasing. Of its literary merits we have heretofore written, making special mention of the opening chapter. That which closes is scarcely less felicitous. Frank has ostensibly been telling the story to his children. When done he says: "Now to bed! to bed! one and all! What! Tommy asleep with Tabby crooning over some old cat sonnet in his lap! Well this is satire indeed!" Nevertheless Frank need not fear that the public will follow "Tommy's" example, fall to sleep over the book. It is too lively and interesting to permit of slumber.—*Dispatch, 16th.*

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MARRIED

GARDNER—PARKER—At Trinity Church, on Wednesday morning, December 17, 1873, by the Rev. John Scarborough, D. D., ANNIE GRAHAM PARKER, daughter of the late Jas. Lawrence Parker, U. S. N., to the Rev. CHARLES HENRY GARDNER, of New York.

DIED:

BYRNE—On Wednesday morning, December 17th, 1873, at half-past 8 o'clock, EMMA, wife of Augustine Byrne, and daughter of Joseph Armstrong, in the twenty-third year of her age.

The friends of the family are respectfully invited to attend the funeral from her late residence, No. 321 Webster avenue, THURSDAY AFTERNOON, at 2 o'clock.

VANDERGRIFT—On Wednesday, December 17, 1873, at 2½ o'clock, JAMES VANDERGRIFT, only son of Joseph S. M. and Lovenia Pauline, aged five months and fifteen days.

Funeral at 2 P. M., FRIDAY, from the residence, No. 18 Palo Alto street, Allegheny city. Friends of the family are requested to attend.

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